JOHN BULL

Vol. II. No. 38. SATURDAY, FEB. 23rd, 1907. ONE PENNY.

[Registered at the G.P.O. as a Newspaper.]

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY, M.P.

Contents

The New Etymology.

The World, The Flesh, and The Devil

John Bull's Biscuits.

Mr. Dooley on Roosevelt.

John Bull in the City.

John Bull in the Courts.

Anti-Gambling Cant.

John Bull's Post-cards.

The Cartoon.

The Suicides' Bureau.

The Hum of the Slums.

Bull's Eyes.

John Bull's Womenfolk.

Human Documents.

Letter Bag, Racing, etc.

JOHN BULL OVER-SEAS.

My dear Readers,—*As you are aware, I am the fortunate owner of oversea possessions, where members of my vast family live and move and have their being in much the same way as you do at home.*

The opinions, the hopes, the aspirations, the sympathies of these children are, however, but imperfectly known here, and I propose to give them a wider publicity than they have ever yet enjoyed.

To effect this object, I have acquired a high-class monthly magazine, appropriately named OVER-SEAS, and which is now known as **JOHN BULL OVER-SEAS.**

JOHN BULL OVER-SEAS *will be published monthly, and the First Number of the New Series* **IS NOW READY** *at the reduced price of* **3d.** *It is fully illustrated, printed on art paper, and in get-up and literary value is equal to the very best magazines.*

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An Information Bureau is established for the use of its readers.

NOW READY.

Yours truly,

JOHN BULL.

Offices—4, RED LION COURT, FLEET STREET, LONDON, E.C.

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour—Rancour or Rant.

Vol. II. No. 38. Saturday, February 23rd, 1907. One Penny.

IMPORTANT NOTICE.

The Offices of JOHN BULL *have now been removed to* 4, RED LION COURT, FLEET STREET, LONDON, *where, in future,* ALL COMMUNICATIONS *must be addressed, except in regard to advertisements (see notice below).*

Letters must be addressed to the Editor, or the Publisher, according to whether they relate to Editorial or business matters.

All editorial inquiries MUST BE MADE BY LETTER.

All matter appearing in JOHN BULL, *unless otherwise signed, is editorial.*

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Arrangements have been made with Messrs. Greenberg & Co., Ltd., of 80, Chancery Lane, London, W.C., who will in future conduct all advertising business connected with this journal, and to whom advertisers desiring spaces must apply for particulars.

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"SHALL" MEANS "MAY"

THE NEW ETYMOLOGY.

The heading to this article looks, at first sight, something like a paradox. As a matter of fact, it is the New Etymology. Its authors are his Majesty's Ministers. It is the Gospel according to Grey and Churchill, and other learned authorities upon terminological exactitudes. It came about in this way. A year ago the Government signed a convention with France for what is called a condominium over the New Hebrides. Certain articles in that convention relate to the subject of indentured native labour. Here is one of them:—

> ARTICLE LI.—*Repatriation.—(1) Every labourer who has completed his term of engagement shall be returned to his home at the first convenient opportunity by and at the expense of his employer.*

Now, upon the face of it, there is nothing very startling in this provision—especially when the circumstances and conditions applicable to the New Hebrides are taken into consideration. It happens, however, that this power of compulsory repatriation of indentured labourers was one of the chief points of attack by the Liberal party upon the Transvaal Chinese Labour Ordinance. Truth to tell, there are other features which only the utmost exercise of intellectual ingenuity can differentiate in essential character from those of the Transvaal Ordinance. That, however, is not our point to-day. We are concerned only with the interesting fact that, first of all the Under Secretary for the Colonies, and later on the Foreign Secretary, were put up in the House to argue that the article we have quoted really meant, upon both etymological and legal construction, that the employer was bound to repatriate the labourer, *if the labourer wished to go home.* "Where," asked these distinguished men, "is there any obligation on the labourer to return?"—and the faithful band of party hacks responded with an orthodox "Hear, hear." We ventured to ask where, in any penal Act of Parliament, there was any obligation on the prisoner to undergo the punishment provided for—and the faithful hacks laughed, or coughed.

We suggest that it is this kind of thing which brings Party government into ridicule and contempt. We suggest it would have been better for their reputation had Ministers frankly admitted that in dealing with a foreign and a friendly Power—whose views on colonial labour and kindred subjects are not characterised chiefly by humanitarianism—that being new to office and at the same time occupied in the throes of a General Election; that the completion of the treaty being pressed for by France, and the alternative policy being a partition of the Hebrides, under which arrangement England would undoubtedly have suffered—that in all these circumstances they had—as so often happens in this world of contrariness—been compelled in the early days of their existence to swallow the very same kind of pill as that they had been administering to their opponents. They might also at the same time have explained the delay in the presentation of the Blue Book containing this remarkable convention.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

Up to the time of going to press nothing startling has happened in Parliament. There is to be no revolution over the Lords. As with "Chinese Slavery" a year ago, there are to be fine, big words—but no real blows. The "relations" between the two Houses are to be modified—how, or when, is not stated. At present the Government is "considering" the matter. There is to be no fresh Education Bill—for which relief much thanks—and we don't *think* there are to be any Old Age Pensions; and there is to be no Home Rule—only an instalment "leading up to the larger policy." In short and in fine, Ministers, having got into office, mean to stick there. And we don't blame them. We shall do the same ourselves some day.

So far, the honours are with the Opposition. The Government has been badly hit over the New Hebrides Convention—see our leading article. Good, isn't it? And the defeat of the Tories over the Worcester writ was more a defeat of the Ministry.

Another illustration of the puritanical stuff of which the present House of Commons is made was given, by the way, upon the motion for this new writ. After keeping the constituency disfranchised for six months, the Government very properly came to the conclusion that 7,000 innocent people ought not to be further punished for the misdeeds of a few hundreds—or even a thousand—corrupt electors; and this view, with great force and without an atom of party feeling, was expounded by the Attorney-General. The goody-goody supporters of the Government, however, with the fanaticism of intolerance, would not have it. The whole of the constituency must be punished; "electoral purity" must be upheld; an example must be made—and other cant of a similar character. The most nauseating aspect of the whole matter, however, was the thinly-disguised fear of these righteous people that a contest under present conditions would result in the defeat of the Liberal candidate. Oh, Purity, Purity!

A lady correspondent makes the following suggestion for dealing with the Insufferablegettes:—

> "The only way in which they can be dealt with successfully is to enlist women as their opponents. As long as they are taken in custody and judged by men they will gain a certain amount of sympathy. Cannot a special Act of Parliament create one or two women judges and a bevy of special constables of the female sex—hockey players for choice—to deal with the disorderly tribe which is making the Woman's Suffrage Cause so ridiculous?"

We have a better remedy than that—but it is our own secret, and will die with us.

In some of the towns on the Continent there are churches which serve for several religious sects, but it is rare to find a journal serving two opposite parties. But there exists one of this kind in Switzerland. It is the organ of the Conservatives and the Social Democrats. Pages 1 and 2 belong to the Conservatives; 3 and 4 to the Socialists. The parties live in open hostility, and never miss an opportunity of criticising their opponents' views. In this manner the readers derive considerable amusement in seeing the views expressed on pages 1 and 2 pulverized on pages 3 and 4, and *vice versa*. All this conduces to broaden their views, for it is strange how the aspect of a case changes when you "hear the other side." As regards the Editor of this curious sheet, he soars serenely over the heads of both parties, and the journal is a financial success.

The "explanation" given by the Attorney-General of the circumstances under which he expressed the opinion that the House of Lords can be got rid of only by a revolution, following a series of General Elections, recalls the story of a certain Lord Mayor, who was also a Radical M.P. In the course of his official duties he had to entertain the members of the City Corporation, and after the banquet he, of course, made use of the stock phraseology of the post-prandial orator, paying many flowery compliments to his guests and to the glories and good works of their ancient corporation. The following day a deputation of the 'orny-'anded ones waited upon his lordship for an explanation—for municipal reform was just then much in the air. Two of the toilers were appointed spokesmen, and were taken to the mayor's parlour to explain the object of the deputation. "Well," said the Lord Mayor, "you must not take my speech too seriously. It was an after-dinner one, and you must allow a certain latitude on such an occasion," and so on, and so on—as Omar would say. The worthy men withdrew, and rejoining their expectant comrades in the hall, remarked, "It's all right, mates—*he says he was drunk.*" We do not, of course, wish Sir John Lawson Walton—who is the essence of all the proprieties—to take this illustration too literally; but he *does* say it was late at night, after the reporters had gone home to bed.

We may here repeat another story—which was told the House of Commons during the debate on the Address. It has a moral. We were in the House of Lords during the opening of Parliament ceremony. Next to us was one of the Labour members. We watched with interest the expression of his features as he surveyed the scene. First his eyes rested on the Royalties on and around the throne, and the high "officers of State," with all their gorgeous robes and flummeries; then they wandered to the Ambassadors and diplomats, of all nationalities; the smug bishops in their gowns, the full-wigged Judges grouped on the Woolsack; the purple peers and the dazzling and peerless peeresses. It was during that impressive period of silence which precedes the arrival of the Speaker and the Commons. Then our eyes met. "Well," we whispered, "how does it all strike you?" And this was the reply. "I'm thinking that this show *will take a d——d lot of abolishing.*" And he was right.

If Mr. Balfour would always be in such form as he was in on the opening day we should begin to like him. We don't think we could ever get much further than that, for there is something uncanny about the man, which we can't quite take to. He is in every respect the antithesis of the Prime Minister—who, without dialectical subtlety or dazzling intellectual brilliance, has a quaint wit of his own, is the soul of sincerity, and a most lovable man. The sort of man to sit over the fire with, on a wintry night, with nuts and port! Mr. Balfour, on the other hand, suggests sitting on a refrigerator, with a chess-board.

The acceptance by the variety artistes and the music-hall managers of Mr. George R. Askwith as arbitrator under Board of Trade rules is another instance of the common-sense thing done at last when it might equally well have been done at first. A great deal of bad blood and bad language have been shed during the dispute, the stars in their glory have been losing the salaries of Archbishops, and the rushlights in their dimness have been losing their bread and butter. How much has been lost in music-hall profits remains yet to be told. However, all things have an end—except a sausage, which, as the Germans say, has two.

Turning from bridge awhile, society has commenced to play dominoes, a game which possesses the advantage that it may be played for either cash or nuts. It is not so intellectual as chess, is less exciting than ping-pong, and lacks the thrill of marbles. On the other

hand, it combines chance with skill, though anyone can cheat in counting, without special talent. The game has been played at Chatsworth and several country houses, it seems, and one lady is reported to have lost at a single sitting as much as five Brazils and half a Barcelona. It appears about time that the Anti-Gambling League awoke to its new responsibilities.

A report reaches us from Bond Street that as a result of the increasing price of coal, it is now being cut into jewels. We are told that a poor man in the East End of London followed a coal cart for five miles seventy-five yards, all measured, till a small piece of coal dropped off behind, and that, instantly seizing his treasure, he breathlessly ran to a Bond Street jeweller and sold him the precious gem. It is *primâ facie* confirmation of this story that coal is now too dear to burn, and according to the latest accounts from the pits' mouth, is still going up.

There has been a great deal of talk during the past few weeks on the Unwritten Law. It is a sounding phrase, and it seems to mean Lynch Law with a difference. That is to say, if a man does moral injury to another's man's wife before she is married, and she reveals the fact to her husband, he is entitled to buy a gun and shoot that man. The theory seems a little ill-balanced. A husband first of all exercises a selective right to take the woman to wife or not, as he pleases. Having taken her to wife—"for better or worse"—he shoots the betrayer dead, and then brings a number of wooden-headed experts to prove that he was a lunatic at the time he committed the deed. This is the Unwritten Law as interpreted in America, where the inventions come from, and we can only say that were it applied in this country a considerable portion of the male population would die a sudden death. Jealous husbands, and men engaged to be married, would go about potting people on suspicion, with the result that many of the highest as well as the lowest in the land would never reach a ripe old age and die greatly beloved and respected by all who knew them. The Unwritten Law may suit some of the more imperfect civilisations, such as Texas, California, and New York, but in England it would certainly be unpopular in the highest circles.

Oh, dry those tears! Some time ago it was our painful duty to record in the interests of history that Mr. Justice Grantham wept; now it is equally our duty to record that Mr. Justice Bucknill, whom irreverent juniors at the Bar affectionately know as "Tommy," also indulged the other day in an outburst of emotion, through the intricate physiological processes of the lachrymal duct. Mr. Justice Grantham wept under a sense of oppression; Mr. Justice Bucknill wept because a poacher, with eighty-four previous convictions against him, had been caught in the late evening shooting a noble lord's pheasants and rabbits within the meaning of the Act. "'It is difficult to be angry with you,' said the Judge, with tears in his eyes"—we quote the veracious reporter—"'because you possess strong sporting instincts. You were born of respectable parents. You were taught to use a gun, and have been using it ever since to shoot other people's pheasants and rabbits.'" It is all to the credit of his lordship that he can still shed a sympathetic tear over such a misspent life, but isn't the thing being carried just a little bit too far? *O, lachrymæ juris!*

It seems that we should not be too hasty in drawing conclusions as to the decreasing birth-rate. The Registrar-General points out that countries with a high birth-rate are those which have a high rate of infant mortality, and that a low birth-rate does not necessarily indicate a low effective addition to the population, but, on the contrary, a high one, for it is usually accompanied by a higher physical fitness among young children. A little thought will make this understood. In the present condition of the struggle for existence mother and father cannot in the nature of things lavish the same care on large families as on small ones. The wages of the father do not increase with the increase of children, and any attempt to alter the law in that direction would probably be attended with alarming results. So the wage which has hitherto fed one or two has to feed three, or four, or five, and the weakest either die off or become "unfit" for lack of sufficient food. The "eternal want of pence" is the great problem in the birth-rate so far as it affects the poor and the lower middle-classes. A hundred thousand infants die every year and are lost to the productive forces of the country through neglect and ignorance. There are districts in which from 30 to 60 per cent. of the total number of children born die under five years of age; in others, in the royal borough of Kensington, for instance, the general rate of infant mortality is only 11 per cent., while in the poorer districts of this borough the infantile death-rate is as high as 50 per cent. Clearly, then, the children of the rich have the best chance of survival, and this is only what might be expected. They are well housed, well clothed, and well fed; the children of the poor have more or less to "shift for themselves," and "take what comes." So three cheers for the lower birth-rate.

The quality of the tobacco crop for 1906 borders on the utterly awful. As a matter of fact, it is so bad that a London expert says that when we begin to smoke 1906 cigars we shall not like them at all. Of course, readers of JOHN BULL smoke none except the best, and it will be hard on them if the best are bad. But our tears are chiefly for those who buy their cigars at seven for a shilling. These popular smokes are reputed to be made of a compound of discarded "fags" and a careful selection of garden cabbage, and if the quality deteriorates, and the wholesale price of "fags" increases, there is no telling what will happen to them. Personally we don't smoke—which proves that smoking is not a vice!

The *Telegraph* wants to know whether a country can be too prosperous. "It is becoming a burden on the national conscience," it adds. The phrase is a bit mixed. It is difficult to tell whether our well-beloved contemporary means that the country or the prosperity is a burden. If anything is a burden, it is probably the grammar. If anybody thinks the country is too prosperous we shall be glad to hear from him. Meanwhile, we will carefully inquire among the genuine out-of-works, the inmates of the workhouses, the debtors in the County Courts, the doctors and tradesmen who cannot get their accounts paid, and others whom it may concern. Undoubtedly the country is enjoying prosperity. It is prosperous in big patches, the trouble being that many of the patches are in the wrong places. It could do with less prosperity in Mayfair and more in East Ham, for instance. A country can never be "too prosperous" whilst there is a hungry man, or woman, or child in it. It can never be "too prosperous" till the wave of its prosperity touches every corner and cranny of the national life.

One of the "other measures" in the King's Speech is a Bill for the establishment of a Court of Criminal Appeal. Now, we do not wish to see this Bill again among the "slaughtered innocents." It would be a big feather in the cap of the Government if they passed it, and as it has already once got through the House of Lords why not let it originate there again? Beyond all doubt a Court of Criminal Appeal is not only a public need, but a public demand, and its establishment would be one of the most popular works Ministers could set to their credit. Why not let the Lord Chancellor introduce it at once? We may as well make some use of the Upper House whilst we have it.

We are off to California! We want to see "The World's Greatest Gold Mine," where there are "500

million tons of ore in sight," from which are going to be earned "dividends of over £4,000,000 a year." The shares are "going to sell for £60 each," and are now to be bought from "The Lombard Association, 45, Lombard Street, London, E.C.," at 2½ dollars, or 10s. 5d. each. It is true that these modest estimates are compiled by one of the officials of the company, but he is the treasurer of the concern, and who should know better than the treasurer? Although it is stated that "purchasers can defer payment till they have satisfied themselves by inquiry that the investment is thoroughly sound," it seems to us quite worth the expense of a visit. Any man should die happy after seeing "500 million tons of ore." The only thing that worries us is that this El Dorado is permitted to lie dormant, for, according to the announcement from which we have been quoting, and which is in the form of an advertisement cut from the *Sunday Chronicle* (Manchester), all this fabulous wealth is to be tapped "when the mill is in operation." It sets one thinking. Have the persons running the Bishop Creek Gold Company ever heard of the treadmill?

The other night the inhabitants of Selsey, near Chichester, were alarmed by the bursting of a shell in a field close to a hotel and throwing up tons of earth. Apparently some of the gunners at Spithead were practising, but if they are going to miss targets and hit hotels they had better train their guns on the moon, and then by chance they may blow up the War Office.

The Stonehouse Board of Guardians had an application for relief before them the other day from a woman with five children, whose husband was undergoing a sentence of 21 days' imprisonment for non-compliance with an order to pay a tally-man a few shillings. That tally-man ought to be ordered to support the woman and children during his victim's absence.

We have referred to the element of cant underlying the opposition to the issue of a writ for Worcester. The fact is, the Liberal party is becoming too religious—in the worse sense of the phrase. It is suffering from what Mr. Spurgeon used to call the "old woman's religion." Political religion should be purely ethical. In any other form it is cant. The Street Betting Act was cant. The Government made it an offence for a bookmaker to bet with a person under sixteen years of age, but refused an amendment raising the limit to eighteen. They make it an offence to bet in the street, but not in the workshop. They say that an artisan must not put a shilling on a horse, but the clerk may put on half his salary, and the "gentleman" the whole of his fortune. Even the *Daily Chronicle* is compelled to admit that the Act is a fraud,—and so it will be with the impending licensing legislation. Cant, cant, cant!

It is not yet a legal sin to walk or whistle on "the Lord's Day," but that is only a question of time. Have you ever thought of what happened after the Roundheads had managed the nation's affairs for a time? The gloomy, maddening monotony and hypocrisy of their régime was followed by the excesses of the Restoration. We are just beginning to feel the beginning of another term of privation of all that tends to throw a little light and pleasure into the weary monotony of the lives of the people; the itching fingers of the killjoys are beginning to snatch away everything that does not conform to their milk-and-watery notions of happiness; and if they succeed, as maybe they will, then there will be the inevitable reaction. We are for reform, but, *Festina lente*. We detest drunkenness, but dislike robbery and hypocrisy more. We have no liking for illicit pleasures, but the simple pleasures of the people are worth fighting for. We are for a fair field and no favour on the Turf and elsewhere. The camel is very nearly loaded up.

We have just wasted a whole session—or nearly so—in a futile attempt to make oil and water and vinegar mix. It cannot be done, but the Government tried to do it, because their masters ordered it. And we are now being threatened with pains and penalties if we don't plunge further into the morass of cant, humbug, and hypocrisy. Is this what the country gave the Government its big majority for? Let Ministers look ahead. The Septennial Act is still in force, and there is no surer way to achieve political annihilation than undue interference with the people's rational pleasures. A man may forgive you treading on his foot, but take away his match when he wants to smoke, and you are seeking trouble.

The latest development in the Lewis case seals the doom of Sir Ralph Littler. He must go. "John Bull" has no further use for him, and we hereby give him notice to quit.

John Bull's Biscuits.

Award No. 201.

For making a regular weekly income by informing the proprietors of shops that he had seen other boys fishing in their letter-boxes at night and receiving a small reward on account of his honesty and trouble,

ERNEST BLAKE (a City office boy)
TAKES THE BISCUIT.

Award No. 202.

For instilling the principles of religion in a temperature only two degrees above freezing point,

THE MANAGERS OF ST. STEPHEN'S PAROCHIAL SCHOOL (Uxbridge Road),
TAKE THE BISCUIT.

Award No. 203.

For stating that "The Ameer of Afghanistan went up in a balloon at Agra, and took motor rides,"

THE *DAILY EXPRESS*
TAKES THE BISCUIT.

Award No 204.

For refraining from calling in the police, when he had found his landlord's house on fire, "in case he offended the people of the house,"

A LODGER NAMED RIDDELL
TAKES THE BISCUIT.

Award No. 205.

For stating that a lately deceased person had been in the habit for some years of drinking six bottles of rum a day and "washing each bottle down with a quart of beer,"

THE *DAILY MAIL*
TAKES THE BISCUIT.

Award No. 206.

For stating that the proposal to remove the fish market from Billingsgate to Shadwell "is a hardy annual, which comes up several times during the year,"

THE *DAILY TELEGRAPH*
TAKES THE BISCUIT.

Award No. 207.

For printing the directions for opening their potted fish inside the lid,

MESSRS. CROSSE AND BLACKWELL
TAKE THE BISCUIT.

A MEM. TO "JOHN BULL" READERS.

Have You Got Your Copy of

JOHN BULL OVER-SEAS?

Price THREEPENCE.

At All Newsagents and Bookstalls.

OFFICES:—4, RED LION COURT.

THE CANT OF THE ANTI-GAMBLING CRY

BY A WORKING MAN.

The real bigot is as unreasoning as he is bitter. We must, however, in charity remember that his mental characteristics are dependent on, and conditioned by, his physical peculiarities and ailments. The truest bigot is the man who suffers most from chronic biliousness, and he should be regarded with pity rather than with blame, as, indeed, ought always to be our attitude towards one who condemns others because they take their pleasures in a different way and at a different time to himself.

Many merchants get their gambling and excitement in the course of the day's work, and they obtain variety by addressing religious conventions, philanthropic societies, and anti-gambling leagues in the evening. The workman, on the other hand, has to work continuously during the daytime, at dreary occupations, in order to support his wife and children, and he gets a little excitement to vary the depressing monotony of his existence by putting a shilling on a horse, perusing the sporting editions of the evening papers, and indulging with his "pals" in conversation on the subject, whereby he often does less harm to his own temper and health, and to the fortunes of other people, than he would do by joining a band of "fussy" reformers, or acrimonious puritanical politicians. Though wealthy Nonconformist manufacturers condemn betting on the ground that it increases "the unholy lust for gain," yet there is no doubt that in a vast number of cases the desire to have a little excitement, as a relief from deadly dulness, is the true explanation rather than "covetousness."

Thousands of men who lose small sums doubtless get value for their money in a little mild excitement. A normal common-sense man will not risk money he cannot afford, either in betting or in ordinary "commercial speculation." Ridiculous excess is due more to the inherent weakness of the individual than to the pursuit in which he engages. Too much is made of a few colossal idiots of the Goudie type, who are bound by their natures almost, to go speedily and foolishly to ruin in one way, if not in another. Goudie, with his strange natural foolishness and weakness, happened to become a "better," but he might have been "worse." He might, for instance, have forged away an orphan's substance, or a poor man's life and liberty. "Let us clear our minds of cant," said the sage, and the admonition is always needed in England. Wealthy and sentimental advanced Radical M.P.'s forget that the tired working man with several children has little chance of getting happiness out of "culchaw," which often makes people of higher social standing into merely detestable and useless prigs. Labour M.P.'s would do well, also, to be a little less hectoring and grandmotherly in their advice to the working men of England; let them remember that very few of the latter can enjoy the interests, the variety, and the sense of importance, which public activity, of a certain order, carries in its train.

THE LATE SAMUEL SMITH.

A curious light is thrown upon the inner workings of the minds of some of these unctuous busybodies in the course of a notice in *P.T.O.*, regarding the late Mr. Samuel Smith, M.P. We are told that he was very good, very devout, and very charitable—in one sense only, for he hated Ritualists, and members of the theatrical profession also, with a perfectly rabid hatred. Mr. Smith belonged to the straightest and strictest sect of Puritans, who want to make men pure, sober, and godly by force; and we are informed also that his devotion, though narrow, was perfectly sincere; that, not being satisfied with the ordinary prayers of the House of Commons, he organised a private prayer meeting of his own—two or three attenders at which, by the way, were ultimately sent to gaol. One of Mr. Smith's friends relates that whenever that gentleman contemplated any act of importance he knelt down, and when he got up always felt that he had received Divine guidance. One is thus rather surprised to hear of such a man that "*he made his money in cotton options in Liverpool, and was one of the most daring speculators, and the most successful in that* VERY RISKY FORM OF GAMBLING!" but the information is also vouchsafed "that having once amassed his large fortune, he proceeded to make the worthiest use of it he could." The Jesuitical gentlemen who desire to protect the dear working man from the evil gambling craze by means of a Street Betting Act, would not admit that Mr. Smith made his money by "a risky form of gambling;" they would doubtless euphemistically describe his operations in cotton options as "shrewd, far-seeing, legitimate—though, perhaps (to others), somewhat daring commercial speculations." And there are two facts to consider—namely, that he was "successful," and also that he devoted his money to "good objects," thus beatifying his former betting and gambling transactions. Had he dropped into "the hell of failure," and been declared insolvent to the tune of, say, half-a-million, as the result of his "risky operations," then, like poor Goudie, his career would have "pointed a moral" from many a pulpit, and the "tale would have been adorned" by many a parson who, under these other circumstances, would not have *enjoyed his benefactions*. If Mr. Smith, though successful, had devoted his money, say, to the training of racehorses, instead of to "good objects," there would have been criticism, but by no means so pronounced. The same remarks apply equally to the late George Herring, the foundation of whose fortune was laid by betting. Poverty, the failure of great plans, these are the really damning crimes in Christian England in these modern days of education and of progress. Never was there a time when the "Gospel according to Thomas Carlyle," needed more insistently to be preached: "Before all things else, it is necessary to clear our minds of cant."

A WORKING MAN
(Ex-Congregationalist Local Preacher).

SHAMS.

BARCLAY AND CO.

A correspondent, who, from the character of his letter, would appear to be a working man, sends us a circular letter he has received from Messrs. Barclay and Co., who describe themselves as cotton brokers and dealers, of 45A, Market Street, Manchester. With the letter there came a pamphlet entitled "The only Practical Guide to Speculation in Cotton," and a list of testimonials which profess to be from persons who have dealt wth Messrs. Barclay and Co., and made money by so doing. Our correspondent asks us whether he can safely send Messrs. Barclay and Co. some of the few pounds he has saved on their promise to make him a profit of from 6s. to 7s. "net each week on every £5 used, and this with safety." It ought not to be possible for any intelligent man to be in doubt about the answer to this question, but hundreds and thousands probably are misled by the specious statements of Messrs. Barclay and Co., and their like, and so we briefly refer to their communications.

The offer is an alluring one. A working man has a five pound note. If he puts it into the Post Office Savings Bank, as he will do if he is wise, and leaves it there for a year, he will get something under 3s. in the way of interest. If he sends it to Messrs. Barclay and Co. they promise him an interest working out at £17 2s. 4d. for the year, and that without risk to the five pound note. The man is not accustomed to weigh statements; he is dazzled by the offer; he sends his money, and of course he loses it. The trash that Messrs. Barclay and Co., and people like them, think enough to convince the intelligent working man of the truth of their statements is indicated by the following extract, which we take from their pamphlet mentioned above. Here it is:—

> You observe from the newspapers that there is a short supply, a scarcity caused by want of rain or sun, or affected by extreme cold or even frost, or there may be increased demand; then you could buy with safty for a rise of some points. On the other hand, there may be increased supply brought about by over production, favourable weather conditions; then it would be wise to sell for a fall. These are indications with which you would soon become familiar. There are doubtless others.

We will not waste our space, or insult the intelligence of our readers, by pointing out the fallacies of this argument, but no doubt it achieves its end with many, who are led by it to part with their hard-earned savings. And then, if they are in any lingering doubt, there is a page of testimonials—"a few," to quote Messrs. Barclay and Co., "of the hundreds of rural district letters that reach us daily." Names and addresses are carefully withheld, and the following is a specimen of the "testimonial":—

> A client called to increase his deposit, saying I am quite delighted with the way you have carried through business for me, and that it was a pleasure to my family to see my profits each Thursday morning and to watch me on my way to the bank.

Here, apparently, "a client" of the writer called upon somebody or other to "increase his deposit" with some unknown person, and to express his delight to "you" at the profits he was making, and to watch the writer on his way to the bank with his own or somebody else's profits. Such muddled rubbish ought not to deceive a child. Need we add that our readers, any and all of them, would be very ill-advised if they send Messrs. Barclay and Co. monies for the purpose of speculating in cotton. If the law was what it ought to be it would be a punishable offence to send out such circulars as that upon which we have been commenting.

IN THE CITY.

THE CHARTERED REPORT.

The shareholders of the British South Africa Company have some little cause for congratulation in that this year it has taken those responsible for the report only eleven months to get it out. Even that would seem a generous allowance, but it is, anyway, an improvement upon the practice of past years. Coming to more important matters, some improvement is shown in the financial position. The deficit for the year ended March 31 last was £105,769, not an insignificant sum, but a considerable improvement on the deficit for 1904-5, which was £257,407. Unfortunately, the reduction in the deficit is due rather to curtailment of expenditure than to growth of revenue. Turning from liabilities to assets, we find a remarkable diminution in this item, which in the last report stood at £965,000, and in the present one has fallen to £141,000. And this although £280,000 was received from the Mashonaland Railway Company during the year, and £60,000 from other debtors. The next item, as given in the balance-sheet, is not less significant, being "Loans against security, London," and representing £784,835, an item which did not appear in the last balance-sheet. It would be interesting to know how this large sum is made up, and what the "security" would realise to-day.

As to the Railway position, the report informs shareholders that, "having regard to the obligations of the Company under its guarantees of Railway Debenture interest, the directors deem it advisable to point out that payments made under these guarantees are treated as advances." These guarantees mean responsibility to the tune of over half-a-million a year, and there is small likelihood of the railway companies earning the full debenture interest.

So far as Southern Rhodesia is concerned, the annual accounts show a surplus for the first time in its history. The revenue is put at £523,000 and the expenditure at only £499,000, leaving a surplus of £24,000, which shows considerable progress, seeing that no later than 1903-4 the deficit on account of Southern Rhodesia was £300,000. Sir William Milton anticipates a credit balance of £50,000 for the current year.

Our old friend "Magpie," of the *Sunday Times*, thinks that "the keynote of the situation is that the administration of Rhodesia has ceased to be a financial burden." Seeing that upon the report now issued a deficit is shown of £105,000, and that one of the items under the head of assets is "debit balance, general expenditure, £4,740,391," and looking at the item "Loans against security," and remembering the half-million responsibility for the railways, it requires a good deal of looking through coloured spectacles to arrive at this conclusion. The present accounts, like earlier ones, tend to confirm the opinion we have always held, that, from the point of view of the shareholder, the investor, who hopes and expects to get a return for his money, the British South Africa Company is about as uninviting a concern as can well be named. Even to pay 1s. per share would require £300,000, and when is the company likely to be in a position to find this £300,000 out of profits? As to the Southern Rhodesian surplus, it is only a surplus in name, for what is made in the South will be spent in opening up the North, and whether that opening up will ever pay is a question which time only can answer.

THE NATIONAL BENEFIT TRUST, LTD.

Referring to our reference to this Society in our last issue, the managing director writes to us as follows:—

> Having noticed the friendly criticism in your issue of to-day, and for which I thank you, I thought it would not be out of place for me to point out that we issue Bonds and Certificates for terms ranging from seven years to thirty years, so that applicants may choose the term and amount according to their requirements and circumstances. In addition to this, the holder of, say a thirty year certificate, may at any time after five years' exchange into the ten, fifteen, or twenty-year table, thus reducing the original term by fifteen, ten, or five years respectively.

The National Benefit Trust, Ltd., has a long and honourable record, and we gladly publish the above explanation.

DANGEROUS ADVICE.

Advice on financial matters is essential, especially to those who are far-removed from the purlieus of Throgmorton Street. Mysterious movements occur in securities wholly unjustified from the point of view of intrinsic merit, and they often cause the uninitiated to purchase. The public always likes an active stock! Advice when to buy and sell speculative counters is necessary, but independent counsel is imperative. A new financial guide has recently appeared on the scene, and investors should be very chary of accepting the advice tendered in this or similar instances. We read "thorough reliable information *re* several shares about to have upward moves, immediate purchase advised. Terms 10s. 6d." Ignoring the grammar, it is obvious that such form of invitation may be a mere trick to catch the unwary—one able to give sound market guidance would realise too acutely the absurdity of being certain in speculative matters to phrase his invitation in such positive terms. An instance has come to our knowledge recently where an investor was inveigled into buying utterly worthless copper shares through the medium of a similar advertisement. Forewarned is forearmed.

NOTE OF HAND ALONE.

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MARKET KEYNOTES.

Market Inertia.

Many Stock Exchange operators are asking what has come over markets during the past month. Falling values in almost every section have been witnessed since the mid-January account, and it is only a few industrial gambles that have relieved the gloom. Yet the Bank rate has been reduced—a fact which should certainly have encouraged speculation—trade continues to boom, as proved by the Board of Trade returns, and there is happily no cloud on the political horizon at home or abroad. Nothing in the King's speech can be regarded as detrimental to business. To what can the inertia be due? Have the public grown speculatively tired or are values already too high?

The Motor Boom.

The Industrial market paid the penalty of the revival of speculative interest in the two failures announced at last week's settlement—an event which has established a record for this usually staid section of the markets. We have to go back for 42 years to find a previous instance of default by an industrial dealer. The motor boom and the slump in Anglo-A's were jointly responsible for the two failures. For the initial rise in motors there is some justification, but the movement is certainly now degenerating into a very reckless gamble. Those who are buying are apparently gauging the yield from the possible return to be expected during the current twelve months, oblivious of the fact that competition is increasing tremendously, and that the motor industry will soon enter upon a new era in which prices will have to be cut to secure business.

Anglo-A's.

Anglo-A's have been the medium of considerable gambling for many years past. They are among the most erratic securities on the Stock Exchange, and never fail to attract attention as the dividend time approaches. There are those who are not aware of the dangers attaching to the stock, and who may judge it from the dividends distributed. This is quite a fallacious idea. The two cables were laid in 1873 and 1874, and as the life of a cable hardly exceeds 30 years, it is quite within the bounds of possibility that they will have to be relaid during the next few years. To lay a cable costs from £500,000 to £600,000, so that the whole of the reserve fund might easily be wiped out, and Anglo-A would then receive no dividend for years—until at least half a million sterling had been re-established.

Mexican Rails.

Buying of Mexican Ordinary continues quite the feature of the Foreign Railway market, and has been encouraged by traffics showing an increase of 88,000 dols. for the last fortnight. This gives ample proof of the prosperity which Mexico and its railways are now enjoying, and it is significant that, for the first time on record, buying of Mexican Railway stocks comes from Mexico City. The Ordinary at 55 compares with a lowest of 22¼ last year, and of 19⅞ in 1905—an improvement justified by the complete change in the whole aspect of the company's affairs. Last November the Preference stock received a dividend at the rate of 3½ per cent., and it is now generally anticipated that there will be a distribution in May on the Ordinary of from 2 to 3 per cent. Apart from this, important new arrangements with regard to the company are impending, of which details will be forthcoming shortly to give a further fillip to the market.

We learn that there was a robbery from a safe at the branch of the Junior Army and Navy Stores at Aldershot last Friday, over £100 being abstracted. Up to the time of writing the thief has not been discovered, nor any portion of the money recovered. By the way, it is pointed out to us that the directors of the Stores now draw £300 per annum each. When the new capital was raised a couple of years ago the directors' salaries were increased £50 each to

£300, and the managing director's £500 to £2,000. And all the directors draw for "expenses." To what are these expenses charged?

"Chastans" are the shares of a company formed to acquire an "English banket field"—no one to know where it is. They have already been advanced to 5½—representing a market valuation of £200,000. Prodigious!

The El Oro is shaping well, and seems to have secured the Esperanza lode. The Exploration people with the Mexico and Tomboy, as well as El Oro, are in luck. What a pity they ever went into Kaffirs!

The decline in the Boulder Perseverance grade of ore is a serious matter, for profits are already on a very small scale. The final dividend for 1906 cannot exceed sixpence, and the shares appear fully valued at 8s.

Now that colliery interests are booming, the shares of Wm. Cory—especially the Ordinary, yielding 6½ per cent.—should not be overlooked. Ebbw Vales also have merit, but with the Weardale its big holding of Cargo Fleets is a doubtful factor.

The high price of coal is a serious matter for the railways, and for many classes of industries, especially iron and steel and gas undertakings. In the trade it is believed that a further considerable advance will be scored.

The John Bull Investment Trust and Agency, Ltd.

Governing Director—HORATIO BOTTOMLEY, M.P.

The Company is prepared to undertake every description of bona-fide investment business. It does not, however, undertake any "Options," "Margins," or other "Bucket Shop" description of business.

Deposits of £10 and upwards received as under—

Subject to 1 month's notice of withdrawal, 5 % per annum.

" 3 " " " 6 " " "

" 6 " " " 7 " " "

All communications to be addressed to—

THE SECRETARY, 4, Red Lion Court, Fleet Street, London, E.C.

ANSWERS TO QUESTIONS.

MILESTONE AND STANIFORTH.—G. C. (Bloomsbury).—We think not.

THE HEALTH AND SICKNESS ASSOCIATION.—DIAGNOSIS (Beaumauris).—Repeat your request to Mr. Lapage as to the surrender of the Pass Book, and let us know his answer, or if there is no answer also let us know.

THE PORTMAN CHAPEL BUILDING SOCIETY.—CERBERUS (Pall Mall).—We have no information respecting this society.

LINOTYPE "A" DEBENTURE.—A. L. K. (Edinburgh).—(1) Yes, but we would rather go elsewhere. (2) DOLCOATHS.—We should hold them; prospects are improving.

STAR OF THE EAST.—R. E. L. (London).—(1) Only nominal. (2) You have lost your interest in the other company, which at no time was of any value. (3) We entirely agree with you as to Niekirks and the disreputable conduct of the newspaper which two or three years ago was puffing these shares week by week. (4) We do not know any publisher "of a small Blue book" "somewhere in London Wall." If you want Blue books you should apply to Messrs. Eyre and Spottiswood, of East Harding Street, E.C.

CONTINENTAL BONDS.—J. R. C. (Stourbridge).—Messrs. N. Keyser and Co., 20, Threadneedle Street, E.C.

THE WALL PAPER MANUFACTURERS, LIMITED.—T. W. (Islington).—We are much obliged by your communication, which is having our attention.

SAFE INVESTMENT.—SMACKS (Barry).—(1) You should buy through a member of the Stock Exchange. (2) The Building Society you mention is sound. (3) We are rather inclined to recommend transfer to Japanese 4½ per cent. (4) You might buy shares of Raphael Tuck and Sons, Limited. (5) We think the institution you mention safe, but we should prefer to go to a concern with a longer history.

POLICY WITH PROFITS.—C. V. O. (Bristol).—We are much obliged to you for the trouble you have taken in sending us the particulars enclosed in your letter, which shall have our attention.

ABSTAINERS AND GENERAL INSURANCE COMPANY, LIMITED.—H. H. S. (Cardiff).—Yes, we think so.

BRITISH TEA TABLE AND SLATERS.—INTERESTED (Bexley Heath).—We should prefer Slaters, which are likely to improve in value.

CORPORATION OF WESTERN EGYPT.—EQUUS (Guildford).—(1) If you applied in due course, and received an allotment, you remain liable for calls. (2) The person you name is not "a desirable man" to be director of a company from an ordinary shareholder's point of view. (3) We do not anticipate that the corporation will pay "large dividends" in the near future.

LONDON STANDARD MOTOR 'BUS COMPANY.—BUS FARE (Ormskirk).—We will try and get the information you want.

LOAN ON INSURANCE POLICY.—ETHVIE (Bradford).—It is impossible for us to answer your question unless you send us the particulars as to the amount of the policy, and what you have paid upon it.

JOHANNESBURG CONSOLIDATED.—A. G. (Peterhead).—We should be content with your present holding.

CITY OF PARIS BONDS.—TOM BULL (Paisley).—There are several classes of these Bonds. If you will let us know which you hold we will answer your question.

MARIRA FORREST (UGANDA RUBBER COMPANY).—C. D. E. (Barnsley).—If you have an offer we should sell. We have not much faith in the future of the company.

BRITISH WIDOWS' ASSURANCE COMPANY.—H. J. (Aberdare).—We think not.

BRITISH GENERAL SOCIETY, LIMITED.—ENQUIRER (Leicester).—We have no information respecting the society touching the point you name. If you have any papers send them on to us.

INTERNATIONAL SECURITIES SYNDICATE.—WILL (St. Leonards).—Have nothing to do with the people you mention.

T. P. M. (London) would like to have information respecting what is known as the "Youla" process for extracting and turning into use the refuse from wool. Perhaps one of our Bradford or Manchester readers will send us particulars of what is being done with it.

SALVATION ARMY.—W. A. C. (Newington Butts).—Will you tell us how your article was headed? We may then be able to answer your question.

HOUSE AND LAND INVESTMENT COMPANY.—J. D. W. (Mountain Ash).—Yes, but there are very few dealings in the shares.

SAFE INVESTMENT.—A. E. G. (West Smethwick).—We cannot take the responsibility of advising you to make the investment you contemplate. The institution is young, and its financial position not quite assured. You speak disparagingly of the Post Office Savings Bank, and, of course, the interest depositors get is very small. But bear in mind that it is safe, and it is better to get small interest where you are quite sure that you can get your capital when you want it that the promise of high interest, which, as likely as not, will remain nothing more than a promise, whilst your capital vanishes.

LIVERPOOL VICTORIA LEGAL SOCIETY.—H. A. (Bromley).—No, it does not follow that because the managers of this society desire to turn it into a company that the managers of smaller societies will follow suit. Certainly there will be no compulsion upon them to do so.

J. S. GRAVES, LIMITED.—R. W. (Snaresbrook).—You were unwise in investing in a company of this kind, and if you can sell your shares at anywhere near the price you gave for them, we advise you to do so. If you have not received the report within the next three or four weeks, write again to the secretary, and let us know the purport of his reply.

ARTISANS' DWELLINGS COMPANY.—A VICTIM.—We note your confirmation of what we have said about the difficulty of getting employment from the company, or retaining positions in it.

MAJESTIC SICK AND ACCIDENT COMPANY.—ACCIDENT (Tonypandy).—We know nothing about the company.

LACE DIAMONDS.—ANXIOUS (Southend-on-Sea).—We should get out of them if and when you can do so without loss.

JUNIOR ARMY AND NAVY STORES.—JUSTICE informs us that shareholders of less than 20 shares in this company do not receive any notice of meetings. It would be interesting to know why these small shareholders are passed by, and how many of them there are. It would also be interesting to know how much of the gross receipts comes from large contracts and monthly accounts, and whether these orders are executed at the same price as those quoted in the price-list, or not.

KINGSDYKE (PETERBOROUGH) COMPANY, LIMITED.—E. P. (Stoke Newington).—It is not an investment we can recommend.

AMERICAN SHARES.—L. H. (Blackheath).—We advise you to get out of it as soon as possible.

NEW YORK LIFE INSURANCE COMPANY.—J. W. (Newcastle-on-Tyne).—You had better continue your policy in this company, since you are already in it, but do not increase your insurance. If you want further insurance go to an English office.

THE MOLASSINE COMPANY (1907), LIMITED.—J. R. B. (Edinburgh).—Yes, we agree in thinking the purchase price excessive.

SCEPTRE LIFE INSURANCE COMPANY.—J. B. (Brondesbury).—Fairly so.

BRITISH VELVET CORD AND DYERS' ASSOCIATION.—VELVET (Wanstead).—There are very few dealings.

ARNOLD AND BUTLER.—PRIMITIVE METHODIST (Newcastle-on-Tyne).—You ask what is known to us about Arnold and Butler. Our answer is—a great deal. You are evidently a new reader.

DEEP LEADS.—H. D. (Nelson.—The nominal price is 1½, but there will be no active dealings till after the Special Settlement.

THE ACADEMY OF MOTORING (1907).—F. T. (Bath).—We should prefer another selection.

THE LANCASHIRE AND YORKSHIRE SAVINGS' INVESTMENT COMPANY.—G. E. J. (Fallowfield).—We regret that want of space has compelled us to postpone reference to this matter. We hope to deal with it next week.

THE CURRANT TRUST.—W. P. C. (Clapton).—(1) We are much obliged. (2) With reference to the other matter referred to in your letter, can you give us particulars?

NATIONAL DEPOSIT FRIENDLY SOCIETY.—N. N. B. (Enfield).—No. This society must not be confused with the National Benefit Trust, Limited.

WEST OF SCOTLAND INSURANCE COMPANY.—S. W. K. (Moseley).—Yes.

SUN LIFE ASSURANCE COMPANY OF CANADA.—GROCER (Maesteg).—It is a respectable institution.

IMPERIAL TOBACCO SHARES.—W. G. (Nottingham).—The fall in the quotation of the Preferred Ordinary is not very serious, and means little.

GUAYQUIL AND QUITO RAILWAY.—A. M. (Birmingham).—There is not likely to be much recovery at present.

FREEMAN, HARDY AND WILLS.—GREENHORN.—(1) No. (2) The shares of Boots' Cash Chemists are worth buying. (3) Better go to a member of the Stock Exchange.

DOMESTIC SERVANTS' INSURANCE (Denmark Hill).—Our remarks did not apply to *all* the insurance companies, and would seem not to apply to the Law Accident. It is not likely, or conceivable, that Lord Alverstone would remain associated as a trustee with any company that sought to trick the public.

CORNISH TIN MINES.—F. T. (Weston-super-Mare).—An excellent little Manual just published (price 1s), compiled by Mr. H. A. H. Russell, and published by Effingham Wilson, 34, Threadneedle Street, E.C., will give you the information you want.

VARIOUS SHARES.—MINSTEAD (Marylebone Road).—We regret to say that none of the shares included in your list is of any value.

CALL OPTIONS.—J. R. S.—We do not recommend this method of dealing.

LOANS ON SHARES.—STATIONER (Carshalton).—We cannot advise you unless you give the names of the shares.

MARGINAL INVESTMENT.—L. A. B. (Great Yarmouth).—Of course, if you take up the stock the L. and P. will give you credit for what you have paid. This is certainly the best course to adopt if you can spare the money, although we do not see any rise in the shares you have open.

ARNOLD AND BUTLER.—A. R. (Blana).—Have nothing to do with this firm.

MIDLAND DEFERRED.—A. J. B. (Manchester).—The figures are correct. You should not deal on such a system.

MARGINAL INVESTMENT.—J. G. (Birmingham).—As the Exchange act as principals, they are under no obligation to buy the stock until you pass your name for it.

MARGINAL INVESTMENT.—E. C. G. (Kent).—Have nothing to do with this kind of speculation.

INVESTMENT REGISTRY.—C. J. (Basingstoke).—You had much better go to a member of the Stock Exchange.

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2½ per cent. on Daily Current Account Balances.
4 per cent. to 6 per cent. on Deposits.
5 per cent. on Thrift Accounts (up to £10).
6 per cent. Dividend on £1 Shares.

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29, NEW BRIDGE STREET, LUDGATE CIRCUS, LONDON, E.C.,
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IN THE COURTS.

IN RESTRAINT OF TRADE.

Mr. Justice Swinfen Eady has just had a case before him in which the German Consul for Sunderland moved to restrain one Oscar Johannsen from carrying on a business similar to that of plaintiff as a dealer in goods for mechanical purposes in the United Kingdom. The defendant had been a clerk at £1 per week on an agreement dated June 1st, 1904. This agreement barred him from setting up business in the same line, or soliciting plaintiff's customers, for two years from its determination. The defendant left plaintiff's employment in 1905. Mr. Justice Swinfen Eady refused the order on the ground that the delay in bringing the action was fatal to its success, but there is little doubt that if the action had been brought more promptly the order would have been granted. Surely the law needs amendment which permits these contracts in restraint of trade to be enforced?

THE MUTUAL RESERVE INSURANCE COMPANY.

We print below a letter we have received from a Liverpool solicitor :—

I have recently become a reader of your paper, and find that it boldly criticises actions without fear or favour.

I represent a firm of solicitors who acted for Mr. John Molloy in a claim for a return of monies due upon his life policy with the Mutual Reserve Insurance Company of New York. The facts are shortly as follows:—

In November, 1905, Molloy obtained judgment before Mr. Justice Swinfen Eady for a return of premiums and for his costs, amounting altogether to over £1,000. Mr. Eve, who was counsel for the Mutual Reserve Insurance Company, brought the case before the Court of Appeal, who in their decision in April, 1906, reversed the verdict on the ground that Mr. Molloy was out of Court, because the Statute of Limitations had run against him by two months beyond the statutory six years, and although it was represented that he had been waiting for a test case, still Mr. Justice Romer seemed to take a dogmatic view of the circumstances, and the judgment was reversed, but only the costs of appeal were allowed.

Mr. Molloy wishes to pursue his remedy, and he is advised by counsel that he has good reason to believe that the judgment of the Court of Appeal would be reversed in the House of Lords. He, however, is a man in the middle stage of life, and the costs already incurred in fighting his first action have depleted him of his savings, and the extraordinary costs requisite to carry this matter to the House of Lords would be a serious matter to him. Again, a successful appeal might not result in any pecuniary advantage, seeing that the Company has already removed their offices from this country, and withdrawn the £20,000 required by the Government for permission for life insurance companies to carry on business in England.

I have no doubt that the facts connected with the scandalous conduct of the Mutual Reserve Insurance Company have already been brought before your notice by many of your readers, but I think this is a case which you may feel disposed to take up, seeing that Mr. Molloy was the first policy-holder to raise his voice, and resist the imposition of the raising of the annual premiums according to age, upon which quibble the insurance company refused to renew their policies unless at such an increased premium as to make life insurance a farce.

Mr. Molloy's case is a hard one, but we fear we cannot be of assistance to him. The Company, which was long ago discredited in this country, no longer seeks business here. Our readers know what we think of the American Insurance Companies—not that they are all to be tarred with the same brush—and the unwisdom of British insurers dealing with them.

LEGAL ANSWERS.

We only undertake to answer short legal questions in this column. In all cases where complicated questions, involving the consideration of documents, are put to us a fee of 5s. must accompany the inquiry.

Queriets are requested to write on one side only of the paper, and to write separate questions on separate slips of paper.

Agreement for Tenancy.—C. H. N. (Wells).—The agreement is binding, and would be so if it was made verbally and not in writing.

Voluntary Obligation.—"Lex" (London).—Unless you agreed to be responsible for the debt you cannot be made liable. The payment you made was a voluntary one, and the creditor must look to the estate for a settlement.

Dilatory Solicitor-Trustee.—Crackpot (Shrewsbury).—Your best course is to place the whole of the trust affairs in the hands of a fresh firm of solicitors to advise you. You should not consent to the release of the present solicitor trustee until there has been an account, and all the money found to be due from him has been paid over into the name of yourself and the other trustees. The assurance company you mention is one of the best.

Conveyancing Costs.—G. M. (Edmonton).—The fees are fixed by the Rules made under the Solicitors' Remuneration Act, and depend on what was done. The sum would probably be about £7 10s.

Commission on Guarantee Policies and Advertisements.—"Constant Reader" (Cleveland).—The clerk would not come within the Act in the case of advertisements, but he would be prevented by Article 218 of the Poor Law General Order, 1847, from taking a commission on the premiums, as they are contracts made by the companies with the guardians.

Notice to Quit.—Novice (Wigan).—If you are a yearly tenant you must give six months' notice to expire at the December quarter; but you might claim to be a quarterly tenant and give three months' notice. We cannot say from your statement which you are.

Gun License.—Hirwan (Aberdare).—A license is required for any gun, whether an air-gun or not, though in the case of toy guns the license is not insisted on.

Debt to Trust Estate.—"Trustee" (Wimbledon).—The trustees must recover all that is due, or they will be personally liable to take steps to make it good. The investment is a valid and proper one.

Domestic Servant's Wages.—K. A. (Balsall Heath).—As you left without completing the month, you are not entitled to any wages, and the mistress can claim the amount of wages for the period you did not complete.

Unfulfilled Trust.—"Bundle of Hay" (Balham).—He can take proceedings against the executrix for an account of the distribution of the estate, and claim the payment to himself of his share.

Income-Tax on Mortgaged Property.—"Reader" (Wallasey).—You must pay the tax and deduct it when you pay the interest to the mortgagee.

(Many answers held over.)

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THE HUM OF THE SLUMS.

BY HERBERT VIVIAN.

"The Drums of Fate." By Robert Halifax. (London: Draine. 6s.)

Frankly, I do not like this book. But that is only my private prejudice, and, when I look back upon books which have commanded hundreds of thousands of readers, I feel that this should have a huge success. My first impulse was to compare it with a posing person called George Moore. There is the same meticulous reproduction of supererogatory detail, but more realism, more photography, more nature. Then I thought of Zola, whom Moore imitated slavishly, heavily, stupidly. Mr. Robert Halifax has approached novel-writing in the Zola spirit. He has accumulated dossiers with the infinite pains which some fool of a philosopher mistook for genius. He has catalogued types until they lived and breathed. Then he has left them to live their own lives, which they have done quite naturally, without interesting me in the very slightest degree. But I prefer Mr. Halifax to George Moore, and I think he comes up to Zola.

In my young days, last century, a novelist was expected to tell us exactly what happened to all his characters. It was not enough to exhibit the hero and heroine in the agreeable occupation of living happily ever after. No. All the supernumerary people, down to the comic curate and the petulant parlourmaid, were duly paired off, or pensioned off, or hanged, or drowned, or blasted by lightning. When we read THE END, nothing whatever remained to puzzle about. Nowadays, an author just rings down the curtain when he has written a certain number of pages, and we are left to invent the rest of the story for ourselves. Mr. Halifax has reduced this practice to the extremely absurd, and I am amazed by his effrontery in writing "THE END" when obviously he is only half-way through. All we are permitted to know is that the maker of bad banknotes is living with the Jewish flower-girl, and that the crippled loafer views this arrangement with the utmost concern. I am not sure that I wanted to know any more, for the book's attraction does not lie in its plot.

That it has other compensating attractions I freely admit. Mr. Halifax is a remarkably good delineator of character. Sometimes he lays the paint on too thickly. Sometimes his impressionist effects are so fantastic that we can admire the picture upside down, like a Degas or a Walter Sickert. But as a cinematograph and gramophone of low life he is almost a genius. With people of gentle birth he is not quite so successful. The little faded missionary woman and the broken-down novelist sometimes appear more like puppets than human beings, but the chief persons of the drama are so vividly alive that we cannot refuse to acknowledge their intimate acquaintance. Such faithful portraiture is rare enough, and Mr. Halifax will undoubtedly be heard of again. I began by saying that I did not like his book. The atmosphere is too heavily laden with beer and mud and fried fish and dressed crabs for enjoyment. Yet the man's cleverness illumines his city of dreadful night. His horrors haunt and fascinate. We are sure to read his next work.

The leading lady is Jo, the Jew flower-girl. She possesses a great command of language and a very decided character, strangely streaked with pathos and conscience of a rudimentary character.

> "What, gipsy!" shouted a carman with a red-cabbage complexion. "Swallowed that tanner again? Gone too far, ain't it?"
>
> The great dark eyes swung slowly up and gave him all he wanted: the look of fathomless contempt and dreamy devilment. Partly roused, she started mechanically for the kerb. It baffled and annoyed a spruce young hansom driver with an eagle-eye for neck-or-nothing gaps in the traffic. His mare reared aside and came down in a tremble. "Use yer crimson lamps!" he said, regardless of the nerves of his fare; and then Jo awoke, and her nostrils twitched with the thrill of the challenge. The city-bound throng paused in awe, as in a low, level voice, and without the faintest flame of colour in her face, she stood and poured out a cascade of choicest Silver Street metaphors. They touched upon his personal appearance, parentage, and probable future, and were calculated to congeal all thought of reply. For such resource there could be only one word, and a stout old lady with a black bag found it.
>
> "My, what a viper!—Where's she been brought up?"
>
> And Jo caught the query, and hastened to oblige. Nothing ever written or said could abash Jo; yet, at a second's notice, she could throw off her flippancy and draw herself up with the dignity of a tragedy queen.
>
> "Who—who was to be thrown out in that way?"
>
> "Oh, dear," said Jo, wearily. "There, it's a woman who hasn't paid for her room, and won't shift, and he wants to get rid of her. You know what men are, when they've had a drop too much."
>
> "Thank goodness, I do not," said Miss Summerbee, stifling a recurring shudder. "Oh, that drink!—if I could take and empty it all into the sea."
>
> "Yes; and then they'd all go and live at the seaside," said Jo calmly.

Jo exhibits vehement emotions about the death of her small brother, aged two. This is told to illustrate the somewhat unnecessarily pathetic part of her vehement and volatile character.

> "I know he's ill; but if—if he's got to die, he'd die anywhere. And if he did——"
>
> "And if he did!" Miss Summerbee put out her hand once more, half afraid to-night to let it touch Jo's shoulder. "If such a blow—I know you love him more than you think! were to come to you, you would believe it was all for his good, and all for the best?" (Silly Summerbee.)
>
> "What?" rattled Jo, not stirring from her crouched attitude. Miss Summerbee could always best recall her as she looked at that moment, with the curtains of black and tangled hair making her face look smaller and more oval than ever, and those great brooding eyes glowing out like a panther's from the back of a cage.

The child dies, and Jo nearly goes off her head. Kindly neighbours run to the nearest public-house to find a little gin, which, in their estimation, is the great consolatrix afflictorum. But Miss Summerbee disapproves of alcohol even in supreme circumstances.

> "There, it ain't much, gel, but a sip'll take the edge off that feelin'. I know what it is, though I never took it right to heart like that. Love us, you'll have plenty of your own afore many days, and then's the time to hold yer head and ask why they come and what they go for. Eh? Keep *your* hands off, Miss Summerbee, askin' your pardon or not. I'm not offerin' you a drink. You can get home to your breast o' fowl on toast. You're out of this; you dunno what it is, and never will."
>
> "You think so? She shall not—I mean, she will not—touch it. Yes, she knows my voice. You may even strike me; sooner than that she should be made to believe——"
>
> A crash, and a general groan of nameless awe. As Jo stared at the flat bottle thrust between her hands, it was plucked away; the rain was assimilating the gin dregs at their very feet. Little Miss Summerbee drew herself up to face the worst; and the woman's eyes flamed as she pointed.
>
> "Tuppence on the bottle! Threepenn'orth o' good gin! You see what you done? You come flauntin' down here——"
>
> "Hush! you'll be sorry afterwards. Yes, I have destroyed it. Now I will willingly pay, and pay again if necessary," she told them with a thrilling determination. "Mrs. Hankey, I stood by you when your own boy lay at death's door, and there was something that you said you could never forget. . . ."
>
> "'Scuse me, who's talking about the past? Ain't she one of us—ain't she a pal in trouble? Are you better'n any of us, 'cause you've had a bit o' money left you, and walk about in a heverlastin' sealskin jacket? You're so thoughtful—what did yer let 'em kill and skin the seal for?"
>
> HABET!

I had marked many more passages for quotation, passages full of humour and cynicism and observation. But there are limits to quotation, and I have quoted enough, perhaps, to show that the book is worth reading. At the worst, it has no moral.

JUDGING from a letter we have received from Messrs. Clements, the well-known safety-razor specialists, men have tired at length of cutting their faces whilst shaving with the old-fashioned razor. The letter in question is to suspend the company's advertisement for a few weeks, to enable them to cope with the enormous number of orders on hand and hourly pouring in. This speaks well, both for the razor and our advertising columns. We understand that, encouraged by the appreciation shown of their Seven-day Safety Razor, this enterprising firm will shortly place before the public a new safety razor with twelve blades.

John Bull to his Children.

Dear Children:

Don't forget that the first number of my new publication, **JOHN BULL OVER-SEAS**, is now ready, and can be obtained at all Bookstalls and Newsagents—price threepence.

Yours affectionately,

JOHN BULL.

MR. DOOLEY ON PRESIDENT ROOSEVELT.

By F. P. Dunne.

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"What's th' Prisidint doin' these days?" asked Mr. Hennessy.

"Not much," said Mr. Dooley. "He's not doin' much. Ye seldom hear iv him. Whether 'tis old age creepin' on—he must be all iv twinty-four—or th' responsibilities iv th' office I don't know, but he's kind iv quited down. Now, ye take last week. With th' exception iv bouncin' a few indispinsable Cabinet officers, invintin' a battleship, writin' an article on th' spoorts iv th' ancient Greeks, lecturin' th' Presbyteeryan Church on infant damnation, refereein' a poker bet between wan iv his old companyons in ar'rms an' th' estate iv another, describin' th' delights iv ocean thravel to th' navy, passin' out a bunch iv lagal tips to th' Supreem Coort, divisin' a tackles back play f'r football, an' sindin' a recipe f'r preparin' pie plant f'r th' table to th' Ladies' Cookin' Club iv Omaha, ye might say he hardly done annything last week."

"Maybe th' poor man is sick," said Mr. Hennessy.

"Divvle th' bit. He's not th' kind that gets sick, an' th' Prisidincy is wan iv th' healthiest jobs in th' wurruld. No wan was iver ilicted to it that was even suspected iv a slight cough. They go in sthrong an' they stay sthrong. All th' Prisidint has to do is to keep Fairbanks out iv the kitchin iv th' White House. No, Tiddy ain't sick. He's like mesilf. He's settled down to a broad an' comprehensive view iv life, d'ye mind. He takes no action onless 'tis demanded be th' needs iv th' whole people. Now, there's spellin' reform. No Prisidint befure him iver tackled that. Andhrew Jackson might have done it, but he wud've been accused iv selfish motives. That gr-reat man spelled like a broken typewriter.

"I'd always thought that if I iver was ilicted Prisidint—an' I might've been if I'd stuck in pollyticks an' been more prudent about where I was bor-rn—th' first thing I wud do wud be to make bad spellin' more respictable. 'Twud be me ambition to take th' poorest speller in this broad land iv ours an' lift him up to a place where he cud look in th' eye th' most powerful speller in th' Univarsity iv Injyanny. Akel opporchunities to spell anny way ye like is me motto. Specyal privileges to none. Too long have we been oppressed be those that know more thin we do. Th' great liberty-lovin' ign'rant masses have been spelled down into th' very earth be bloated monnopolists iv spellin' like Dock Eliot iv Harvard. I've seen it estimated that 90 per cent. iv all th' correctly spelled wurruds in th' United States was ownded be three hundherd men. Thaydoor Rosenfelt proposed to shtrike off th' shackles fr'm th' hands iv th' sufferin' illiterate an' make him th' peer iv anny man. He demanded th' free coinage iv wurruds. He freed a gr-reat people. Ye needn't sind Packy to school anny more. He's larned enough whin he's masthered th' alphabet. All he has to do to make a wurrud now that will be officially correct is to throw a lot iv letters into his hat an' shake thim out.

"But I don't want to give all th' credit f'r th' measure that has made us th' akels iv th' most uninlightened nations in th' wurruld to me frind Tiddy. 'Twas Andhrew Carnaygie that put it up to him. There's a man ye'd think ought to injye life. He has ivrything that ought to make a man happy. He has money, he has fame, he has Andhrew Carnaygie, an' he's a little deef. But he isn't happy. Or he wasn't. With all his gr-reat wealth, this man who had turned out millions iv gran' books, steel rails, an' American wurrukin' men was sad. Whin he cud stand his grief no longer he wint to th' Prisidint about it.

"'Sire,' says he. 'Don't call me that,' says Tiddy; 'Taft is listenin',' he says. 'Excuse me,' says Andhrew, 'I thought I was at home. If ye had a beard an' was more regal on th' waistline ye'd look like him. Ye'er Excellency, I am gloomy these days,' he says. 'People envy me. I can see it in their eyes. They think I am happy. They little know,' he says. ''Tis thrue I have what ought to make anny man happy. I am rich, as th' wurruld goes. I am gin'rous to a fault, especially if it's me own. I am revered in Scotland, worshipped in New York behind me back, an' in Homestead, they can't speak iv me without tears.

"'But, alas! I am not happy. This careless exteeryor, this winnin' smile, this chest which extends beyond th' buildin' line, conceal a gray an' achin' heart,' he says. 'A secret grief is gnawin' at me vitals. F'r, oh Sir, I cannot spell,' he says. 'If ye only knew th' agonies I endure whin me brain is burnin' with thought, whin thought is thryin' to burst out like lava fr'm Mount What's-the-name-iv-it an' rush to th' point iv me pen, to have to stop,' he says, 'an' dig,' he says, 'down into me pocket an' pull out,' he says, 'a little spellin' book,' he says, 'an' fin whether thought is spelled with a j or an r,' he says.

"'Me heart bleeds a good deal already,' says th' Prisidint. 'I've been givin' th' subject a gr-reat deal iv attintion f'r a long time since ye come in,' he says. 'I don't like to make up me mind hurriedly,' he says. 'As ivrybody knows, I'm reluctant to act on me impulses. Make haste slowly if ye must is me motto. But make haste. Th' race is not often to th' slow. Th' shortest way acrost is th' shortest way acrost if ye know it. I've heerd iv th' fable iv th' tortoise an' th' rabbit. It's a fable. Annyhow, if thrue, it was a shockin' revarsal iv public form. If they iver get up a return match all me money goes on th' rabbit. So,' he says, 'havin' thurly studied th' question out,' he says, ''tis me detarmination to inthrajooce this rayform at wanst,' he says.

"'I've been thryin' to do something that wud benifit all classes iv me counthrymen. I niver found annything that was satisfacthry to all hands. What I done f'r th' poor seemed onpopylar among th' rich, an' what I done f'r th' rich seemed bad f'r th' poor. I don't know why. But spellin' rayform is good f'r all. Fr'm th' little breaker boy in th' mines to th' coal baron in his private car, fr'm th' plain wurrukin' man in his comfortable flat to th' millyonaire in his oncomfortable yacht, all have suffered fr'm this tyranny. None have escaped th' old-age injustice,' he says, 'I will issue an edick at wanst. An', he says, 'all th' wurruld will know I done it fr'm a pure motive, for,' he says, 'I know iv no way iv simplifying th' wurrud I,' he says.

"An' so he done it. To-day th' simplest American citizen is th' peer iv th' man that wrote th' ditchnry. No more will anny wan have to bow his head in shame because he don't know how manny n's there ar-re in Cincinatty or how manny s's in Mississippi. He puts in as many as his means will allow an' lets it go at that. I seen wan iv Tiddy's addhresses th' other day. What does it look like? It's beautiful. I haven't read annything like it since th' Sweet Singer iv Mitchigan died.

"What else has he done? Well, he wint down to Pannyma. Whin he'd rayformed th' spellin' he skipped down to that impeeryal domain to make th' mud fly. Up to now th' Governmint has been no more succissful thin Santos-Dumont. But I guess 'twill be all r-right. There's a gr-reat deal iv mud in Pannyma. There's almost as much as there was in New York a month or two ago. If I was Tiddy Rosenfelt I'd put Willum Randolph Hearst in charge iv th' canal. He's th' la-ad to make th' mud fly. But they don't speak. Annyhow, the Prisidint slipped quitely out to inspict th' wurruk iv preparin' that mighty highway that will carry American merchantmen fr'm th' Atlantic to th' Passyfic, if we had anny.

"There was no ostentation about th' departure. On a battleship, accompanied only be a sicrity an' th' United States navy, he stole away f'r a surprise visit. As he left his departure was announced be th' cust'mary salute iv four hundherd an' eight guns, to which th' forts responded with th' usual eleven hundherd an' nine. At Pannyma th' enjyneers an' Jamaica naygurs were busy at their wurruk, but they managed to give him a hasty an' enthusyastic welcome, in spite iv th' fact that it had rained f'r two weeks an' th' decorations were somewhat

spiled. Throwin' off his hat an' coat, he done a hop-skip-an'-a-jump acrost th' Isthmus an' nearly stepped on th' Prisidint iv th' Raypublic iv Pannyma comin' back. This great sojer an' statesman, who's right name I have forgot, but no matther, was wanst well known in our counthry as wan iv th' most popylar midgets on th' dime museum cirket. Standin' fully three feet two in his stockin's, whin he raymimbers to put thim on, he is th' ideel figure iv a marshal hero. Layin' his hand imprissively on th' Prisidint's kneecap he addhressed him as follows:—

"'Great an' good brother,' he says. 'It is a proud an' happy priv'lege to have ye in our mist. It seems like rain to ye, but ye niver see wan iv our reg'lar old-fashioned thunder showers. I make no boasts about me impeeryal domain. We have no fertile fields, no mines iv ontold wealth, no railways, no eddycation, no food, no clothes, nawthin' much, but I'd like to bet ye all th' money Bunny Vanilla says he has that it rains here more than it does in anny other raypublic in the wurruld, white or black, give or take ten buckets. Whativer else we can promise ye, we're sure iv this, that ye'er canal will always be full iv wather. If th' Passyfic an' th' Atlantic both dhried up, Pannyma's blessed rain will always be wet.

"'But,' he says, 'I digress,' he says. 'We welcome you to our impeeryal domain,' he says. 'As far as th' hand can reach it stretches out on both sides iv ye fr'm where th' stately Passyfic washes th' feet iv old Pannyma with little effect,' he says, 'to where th' tumulchuse Atlantic oozes up to Colon,' he says. 'It is eight miles long as th' crow flies afther th' engineerin' gangs an' thirty yards wide,' he says. 'Welcome, thrice welcome, Serene Brother. A brother in ar-rms salutes ye,' he says. 'An' wud ye mind movin' th' left fut forard a little. We don't want anny complications with our neighbourin' raypublic iv Costa Rica,' he says.

"Th' Prisidint made a short speech in reply. 'Sir,' says he, 'I am proud to be in ye'er grand, damp raypublic. Ye have welcomed me in appropriate language, but ye have har'ly said too much in th' circumstances. Considhren that I made this here little raypublic mesilf with a scroll saw in me barn, ye ought to be proud to see me. If ye ain't proud don't show it, or I'll give ye wan. I'm inthrested in seeing this handywork iv mine. It looks betther in th' maps thin it does to th' naked eye, but it's all right. Certainly 'tis th' wan counthry in th' wurruld that was made f'r a canal. In fact, ye'er happy raypublic is a canal already. If I'd only known it I wud've put in a few locks an' invited th' navies iv th' wurruld to slip through. Whin I came ashore I thought I'd stepped off th' gangplank four miles out. Does th' sky always sob this way on top iv ye? I had no idee it rained so down here. I'm wet through. Since I've been talkin' I've had an idee. We've got th' canal. What shall we do with th' bye-product? I'll tell ye what we'll do. We'll pipe ye'er impeeryal raypublic to fertilise th' arid deserts iv th' gr-reat West,' he says. An' sindin' a wireless message f'r a mustard bath, he dashed f'r th' man-iv-war.

"It was thin four o'clock. Th' next day he was in Porther Ricky. I haven't heerd much iv that ile iv th' blessed since th' bold Miles conkered it with his new clothes. But it seems to be goin' on as merrily as iver. Th' popylace turned out to meet th' Prisidint. They didn't have to turn far. When th' popylace iv Porther Ricky wants to turn out f'r a popylar dimonsthration all it has to do is to roll over. He was met be gr-reat crowds iv our fellow-citizens in ivry-thing but th' name an' th' fact. They prisinted him with a bunch iv roses, an' he prisinted thim with th' franchise. They're American citizens now, like you an' me.

"'Honoured Sir,' says th' chairman iv th' comity, 'if it's not too much throuble wud ye mind givin' us a vote?' 'Not at all,' says Tiddy Rosenfelt. 'No throuble in th' least. Why didn't ye mintion it before? Jawn, wire Loeb at wanst an' tell him to sind these good fellows th' franchise be to-morrah's mail. Ye needn't wait f'r th' formal announcement, boys. Go on and vote just as ye ar're,' he says. 'An' so another star was added to th' bright dydem on Columbya's fair brow.

"An' now he's home again, an' glad I am to see him. Thim Cab'net mimbers iv his have had th' aisy time iv it while he was gone. Divvle a sthroke iv wurruk did they do but slept with their heels on th' mantle piece. They'll be arnin' their money fr'm now on. 'Tis no snap bein' a Cab'net officer undher Tiddy Rosenfelt. He'll sind them back to their wurruk-rooms, where they sleep with their clothes on an' have a messenger call, a fire gong, an' a tillyphone at th' head iv th' bed. 'Hello, hello, I say. Is that you, Elihoo? Jump down an' take th' midnight express f'r New York an' tell thim how to vote. Oh, niver mind a bag.' 'Shaw, I expect ye to be in Saint Joe, Mitchigan, to-morrah avenin' at eight. I have a message to deliver to th' Mitchigan Free Stone Peach Assocyation. Wire Metcalfe to meet Cortiloo in Salt Lake an' look afther th' Mormon situation. Dhrop in on Tama Jim, an' tell him to carry out that bag iv sunflower seeds with me compliments to me old frind an' fellow-campaigner Scorpion Sam in Tucson. Hello, hello. Is that ye, Taft? Oh, wake up. It's me. What ar're ye doin' in bed at this hour? Sleep is rooin' ye'er timper. I want ye to look up a time table an' see whin ye can get th' first train to Idaho. Oh, why shud a young fellow like you mind a little journey iv three thousand miles? It'll be good f'r ye. Take a buffay car, if ye want to rayjooce ye'er weight. I have a message f'r yes to carry to Bill Biggs at Boise. I want ye to tell him he's a good fellow. Ye can go as far as ye like. Don't hesitate to say annything that comes into ye'er head. I've just issued an edick sayin' that hincefoorth th' Prisidint will not be responsible f'r annything Thaydoor Rosenfelt is reported to have said onless he heard him say it himsilf.'

"An' there ye ar're. He's th' gr-reat man."

"He is that," said Mr. Hennessy. "Ye needn't make fun iv him. I'm with him an' so ar're nearly all th' Dimmycrats up this way."

"Ye ought to be," said Mr. Dooley. "He spells like a Dimmycrat, he acts like a Raypublican, an' he is—Tiddy Rosenfelt—a combination 'tis no good dhrawin' again'."

"He's very popylar," said Mr. Hennessy.

"Very," said Mr. Dooley. "If I was as popylar as he is I'd always keep me fingers crossed."

L.C.C.—A.B.C.

A are the Acts for improvements we make;
B stately buildings for which we Bricks bake.
C grave old Councillors arguing strong;
D paltry Debt our discussions prolong.
E light Electric which vies with the moon
F in the Fight we engage very soon.
G trifling figure of Gold yearly blown;
H for our Honesty over it shown.
I paltry Interest on our bills paid;
J begins Justice in bread and coal weighed.
K tender Kindness for contracts we give;
L greatest London, in which we all live.
M stands for Money we each scorn to handle;
N is for Nought which at meetings we wrangle.
O splendid Order we strive for in vain;
P costly Parks for the people maintain.
Q smallest Quantity blankets we buy;
R in Reform dearest watchword we cry.
S river Steamboats all paying their way;
T gliding trams which keep time night and day.
U Council's Unity, all are agreed;
V glorious Visions we have of your need.
W pure water for which we still fight;
X marks the 'Xtras the wastrels don't like.
Y rate paid Yearly which all yearn to meet;
Z for the Zealousness shown in this treat.

DELICIOUS COFFEE.
RED WHITE & BLUE
For Breakfast & after Dinner.

OPEN LETTER TO GENERAL BOOTH.

Dear General,—I click my heels together, turn my toes outwards at an angle of forty-five degrees, and, raising my hand to my headdress, salute you. That's the way they salute in the real army, and perhaps it is the way in your corps, too. If not, pardon my ignorance, and take the salute for the deed.

I want to make a few remarks, and to give you some tips that may be useful to you in the business-*cum*-pleasure trip you have mapped out. You are going around the world. Lucky man! According to the itinerary you have supplied to the newspapers, you intend to cross to Canada from England, but will not set your feet on the soil of the United States. Let me tell you as a candid friend that if you do not first visit the State of New York you will run the risk of killing your movement in America. Do you ask me why? You know the reason as well as I do. You know that the people of the State of New York have for months been up against you because you have refused their demand for an independent audit, by outside experts, of your books. They want to know what you do with the money heaped up for you by the religious and philanthropic public. They ask you, is all fair and square, and you say "Yes." They ask you to prove it, and you say "No."

Your refusal to do what ninety-nine out of every hundred men in your position would do has caused the Devil you love to fight to get on to his hind legs. The people have been agitating against the Salvation Army for several months past. Your corps and its methods have provoked acres and acres of letters to the New York editors and yard-long leading articles. You are the subject of ribald songs in every music-hall in the New York State. Satan's attack upon you there has resulted, since the beginning of the year, in the closing of a score of your mission halls and the desertion of a whole brigade of your soldiers.

A fierce battle is raging there. You know it. You could not help knowing it. There is a cry from the Salvationists of New York State, "Come over and help us." Yet you, their General, pass them by. Believe me, sir, your passing is liable to be misunderstood and misinterpreted. People will say: "General Booth is a feather-bed general. He is afraid to face the enemy in New York State, and prefers to tour through Canada and the Far East, where there is no strife. He loves the sound of his own voice and the banging of drums and tambourines, and the blowing of bugles. He preaches fighting Satan wherever he is to be encountered; but when Satan really comes out into the open he bolts away from him because one of Satan's guns fires a shell that screams, 'Tell us straight what do you do with the money?'" In a word, General, your refusal to face the music in the State of New York will heap up additional suspicions concerning your army. The boss New York "expert" in the matter of philanthropic methods has declared that the work of the Army is "demoralising and pauperising"; and I observe that a special man sent around by the London *Times*, with some of your staff officers, to witness things in London, has written that although the methods of your Army are right in some ways, they are mischievous in others. Do, like a good man, go to New York and face Satan. If you do not, and if the reason is timidity or a want of tactical or strategical ability, step down and let some other man become general. Not necessarily Bramwell, but somebody who will show the books and foster the confidence of the ordinary public.

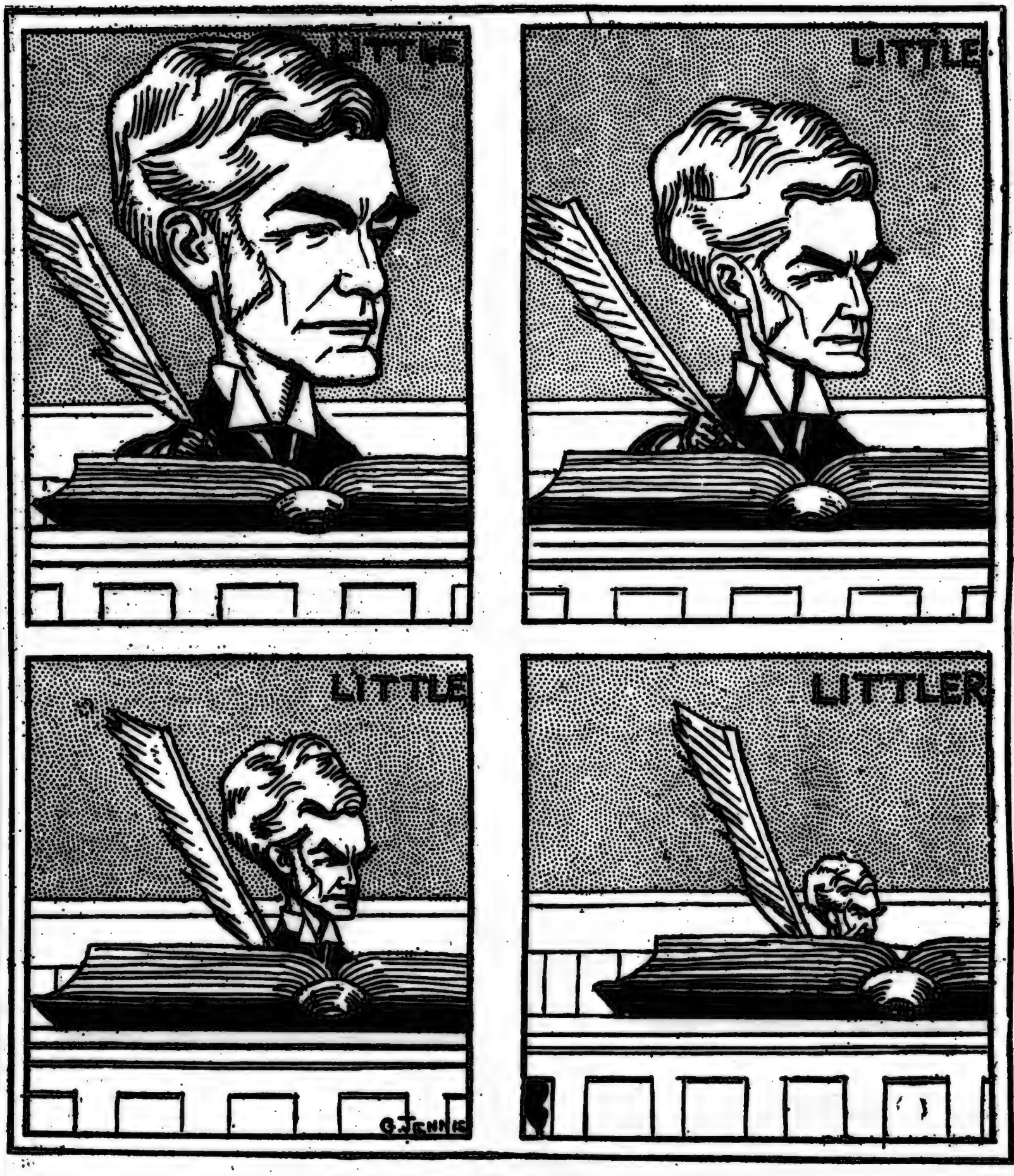
Another matter. You admit that your very newest scheme is to send a white population to Rhodesia. You are to pick up the unemployed flotsam and jetsam of our towns and cities and plant them on a million acres that the Chartered Company Directors have, with their well-known liberality, offered you for nothing. You are to select the waifs who are to be sent out—the philanthropic public are to put down the money to form the settlement. In the name of goodness, General, give up the idea. If you do not, when you come to argue the scheme with the public, the public will laugh, and the ruder of them will ask that the Commissioners who are to try Thaw's head shall include you in the examination.

Let me, my dear General, point out some of the rocks on which you will split. I have some knowledge of Rhodesia, but not being egotistical, I will not mark the chart with the rocks that I know of. I will give you one that you will find in the report of Mr. Wise, the agricultural expert employed by the British South Africa Company itself last year, when he returned from Rhodesia. He says that each settler in the country should have *at least* seven hundred pounds sterling. Some, he says, can get along with that while they are waiting for their farms to be productive, but others will want more. "All," he says, "depends upon the man." Well, a little calculation will show you that if you are to carry out your scheme you will require from the philanthropic public £70,000 for every hundred men sent out! If you send out one thousand, the bill will come to £700,000. Best part of a million for "helping" a thousand men!! It is a known fact that the philanthropic public of Great Britain are very "soft" and easily bled, particularly when drums are beaten and tambourines played, and hymns sung before them. Nobody knows that better than you. But do you think they are going to hand you over three-quarters of a million pounds to send a thousand men out to Rhodesia? The first thing they will ask you is why, if the land is such a Canaan, do the many thousands of unemployed in South Africa not go up there? If the farming land is so splendid, why do not the Cape and other farmers who hunger for good land not go North? Why did the Australians who went out clear off again? Other "whys" will be produced, and you will be asked, assuming that your farmers were producing, where would they find a market, and how would they trek their wares to the purchaser, seeing that it would mainly have to be done by wagon, probably for hundreds of miles. You would, in your ignorance of the country, declare that Johannesburg would purchase; but somebody listening to you would jump up and point out that the Americans can dump on the Johannesburg market mealies and other things for a little over half what it costs the Transvaal farmer to grow and take the same goods there.

Believe me, sir, that Rhodesian scheme is the veriest bunkum, and I would advise you to invite the originator of it to that "suicide bureau" which I see you have started. You never can tell what that man will be up to next. Let me go into figures again. I take it that your wish is the greatest good for the greatest number. If that be so, why don't you ask for the £700,000 not to send one thousand white men to Rhodesia, but to send *seventy thousand* to Canada, which you have pictured to us as a heaven? The Canadian Government offers you land on the same terms as the British South African directors have offered it—free. So we need not conclude that it was the alluring offer of free ground that induced you to tie on to the Rhodesian scheme. You must have found out something very much against Canada when you turned your back upon it. But in a few days you will literally turn your face to it, and I have a notion that the Canadians will ask you a few questions. Take my advice and be prepared to answer them. Also, be prepared for a deputation from New York. If they heckle you over those books, prevaricate for once in your life. Promise them that the matter will have your earnest attention and leave it at that. Enjoy yourself during your round-the-world tour, and stick to the route that will bring you in contact with the drum, the bugle, the tambourine, and the shouts of your soldiers; but do not go where that awful devil that your army is fighting is; and come back with your pockets well lined.

John Bull.

POSITIVE — COMPARATIVE — SUPERLATIVE — SUPERFLUOUS!



A VANISHING JUDGE.

THE SUICIDES' BUREAU.

By Dr. Herbert Snow.

Once upon a time—if I am not mistaken it was in the early fifties of the past century—a worthy alderman solemnly announced on the bench at the Mansion House his intention to "Put down Suicide." By what measures and methods he proposed to carry out that highly praiseworthy object, history saith not. It only records that he covered himself with a great deal of ridicule. Possibly the phrase was an after-dinner or after-lunch utterance; and in those days city aldermen sometimes recruited exhausted Nature not wisely, but too well. At any rate, nothing else came of the affair. Now, however, we are confronted with a somewhat similar idea, but conceived very seriously indeed, by men of widely opposite mould, and in a wholly different spirit. All must feel profound interest in the novel departure of the Salvation Army, and anxiously wonder what measure of success they will attain. All must heartily wish God-speed to the most striking and original social enterprise of the generation. There was a slight decrease in the number of suicides in England and Wales in 1904. Otherwise every European country, except Norway and Holland, has shown a steady increase during the past 20 years. For the former the returns in five years are as follows: In 1900 2,896 suicides were recorded by the Registrar-General; in 1901, 3,121; in 1902, 3,267; in 1903, 3,511; in 1904, 3,345. In every instance the figures exceed the average as corrected for increase of population.

The five years' total for England and Wales amounts to 16,140. Of these, 12,107 were male, and 4,033 female. Thus for every woman who effects self-destruction there are three men. The proportion of the sexes all over Europe is almost exactly identical. The most suicidal city in Europe is Paris, where the average is 400 per million of persons living. London shows only 190 per million, Berlin 170, and New York 150.

Strange as it must seem, the months which exhibit the largest return are not the gloomy ones, but those which are ordinarily brightest and most cheerful. In a nine years' list, April, May, June, and July show by far the largest average; whereas November, popularly credited with being the suicides' month, has really the very lowest of all. These are the statistics of average for the whole of the twelve: January 213, February 218, March 275, April 374, May 328, June 336, July 301, August 296, September 246, October 198, November 131, December 217. So far as the weather is concerned, it is interesting to find that, according to Dr. Wynn Wescott, the coroner, a spell of hot, sultry weather is specially apt to usher in a marked increase in the returns.

A plausible explanation for this is furnished by the increased thirst which heat induces. For the same high authority describes chronic alcoholism, and the habitual use of alcoholic beverages in excess, as the most general of all predisposing causes.

Ten per cent. of the cases are due to disease. Widows commit suicide more frequently than widowers; bachelors than married men; married men than spinsters. High taxes, heavy rates, trade depression, agricultural losses, all tend to increase the suicide ratio.

That, and the crime average of a country, are almost at opposite poles. The Germans and Danes have a very low rate of crime, but that of suicide is high. On the other hand, Spain and Italy show a very high average of crime, but a very low one of suicide.

Gruesome as the topic is, some stories recorded almost appeal to one's sense of the humorous. Thus, in the eighteenth century, the inhabitants of a French provincial village one day were surprised by the extraordinary clanging noises made by the church bell at an unusual hour. On going to ascertain the cause, they found that a man had hanged himself by the bell-rope.

A female suicide threw herself in the path of a swarm of bees, and was duly stung to death. Another applied over 100 leeches to various parts of her body. An apothecary tried to beat out his brains with his own pestle and mortar. Another man made two different attempts to crucify himself, with an elaborate paraphernalia of cross, nails, and crown of thorns.

These were of unsound mind, and so long as lunacy exists in the world will lunatics continue to take their own lives when permitted. But a very considerable proportion of persons who find their burden heavier than they can bear are very far removed from this class. And, indeed, almost every one is prone occasionally to insane impulses, which the sane man has power to control. That strange propensity to jump from the brink of any great height, to which many confess and on which numbers have actually acted, is a familiar example.

It is, of course, mainly with the individuals of normal mental balance, but with abnormal troubles to bear, that the rescue work will chiefly deal. And I am anxious to point out—though indeed it is already sufficiently obvious—how incomplete that work will be unless ample provision is made for the needs of a much higher social stratum than that with which the Salvation Army habitually deals. A very large number of actual or potential suicides belong to the professional classes, or to the higher walks of city life. The question is, how can these be approached, and how can they be best dealt with?

Burton concludes his *Anatomy of Melancholy* with the sage advice: "Be not solitary," "Be not idle." It may be taken for granted that the suicide of the sane is almost invariably the result of long, solitary brooding; and that companionship or fellowship in the trouble would have dissolved the spell. But persons of the class referred to would, for the most part, sedulously shrink from communicating their anxieties to another, at any rate without strict guarantee that the confidence should not be broken.

For such, something equivalent to the confessional of the Roman Catholic Church would probably be the best measure of salvation that could be devised—a bureau wherein a man or woman need not disclose identity, yet would be sure of full sympathy, of genial fellowship, of sound counsel, of proffered help, if need were. It should not be difficult to organise a full staff, of both sexes, for a "confession bureau," on the threshold, as it were, of the larger scheme.

Then much of the depression which makes men and women throw up the sponge, is physical. Of all the physical symptoms most dangerous in view of suicide, insomnia is undoubtedly the worst. No scheme will be complete without provision for medical aid, and restoration of healthy vitality to the weakened nerves.

"Be not idle." That is key No. 2 to the problem. So far as we can learn, the Salvation Army fully appreciate the precept. But it is far more easy to procure work for the working man than it is for the cultured—for the harassed cleric, for the unsuccessful author, for the shipwrecked stockbroker, for the doctor whose profession has utterly failed to yield him a living wage after a long life of struggle and stress. Moreover, each case would require most careful handling, and most skilled investigation.

Surely it is a great and a noble task that General Booth has set himself. And even those who most widely differ from his creed, and most strongly disapprove of his ordinary methods, cannot withhold from it their sympathy and full approval. I would strongly urge that every effort should be made to render the scope of the scheme as universal as possible.

IV.—HUMAN DOCUMENTS.

Here is a human document which recently reached our hands. We do not know the writer, who gives only his initials:—

Since John Bull was brought to my notice last December, I have read it every week, and found something in it which is unusual in a journal—viz., an outspokenness and freedom from cant and catch phrases, tempered by tolerance and moderation, and a genuine philanthropy. I myself am utterly wrecked, and the appalling part of it is that I can clearly trace a malignant *design* working from the beginning to bring me to perdition. To put the matter in a nutshell, I have been one of those cursed "neurotics" on whom "Mrs. Bull" naturally pours contempt; but, oh! if she knew how they are handicapped by this loathsome product of the 18th—(Cowper was a neurotic, poor devil; he was my favourite poet)—and 19th centuries, she would pity, rather than scorn.

Of all the awful plagues with which modern civilisation is plagued there is nothing to compare with neurasthenia, involving, as a rule, both mental and physical deficiency and disease. It is on such temperaments that religious dogma works the greatest havoc.

Thanks to the horrible condition of my puny father when he begat me, *there has never been a time in my life when I have not been the victim of fear and anxiety of some sort.* After being delivered from fear and anxiety about my own salvation from the wrath to come—a fear which had been burned into me by the diabolical doctrines with which my morbid mind was fed from the age of five, and from which I have suffered ever since—I was depressed and troubled about the fate of humanity, and felt my own personal responsibility to speak to people "about their souls"—though naturally of a shy and self-conscious temperament. I spent a fortune in books and tracts.

Unlike the vast majority of Calvinists, who can hold and preach the most fiendish doctrines and be in "perfect peace" themselves, I was, like Paul, "in continual heaviness because of my brethren." Believing myself to be one of God's elect, and that the good work in which I was engaged had been "before ordained that I should walk in," I was troubled in mind to find that I was in such a small minority, for my theology taught me to regard everybody who did not pronounce my shibboleth as "unconverted," and therefore "unsaved." This monstrous lie, which is one of the pillars of evangelical doctrine, leavened all my thoughts and cast a shadow on my brightest moments, for though taught to stifle "reason" as the devil's pride, my common feelings of humanity made me regret the narrow gate and strait way which led to life, and which but "few would find."

In the last six years (since 1899-1900-01), when the third attack of mental depression and neurasthenia came on—through the intense nervous strain caused by perpetual overwork in the attempt to do three men's work—and landed me in everlasting despair and agony, *I have learned many things, but I cannot benefit by them.*

The man who, having taken the wrong turn on the Alps, gets into a mist, and falling over a precipice lies at the bottom with broken limbs, may be perfectly aware of the mistake he has made, but he cannot retrace his steps. He may see his friends looking over the edge and hear their voices calling him. The rope they have lowered may be dangling within reach, but he cannot hold out his broken arm to lay hold of it. *He is done for.* That is a faint picture of my case. It is just possible that I may send you a further communication, after which you will not be troubled again by the Son of Perdition.

A. D.

Feb. 11, 1907.

"A. D." must try and cheer up. *No* man is "done for." We should like to see him.

JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

(Mrs. Bull will be delighted to receive suggestions and contributions from our readers.)

The Attractive Suffragette.

Time was when it was supposed to be only the disappointed and embittered woman who entered the arena of politics and took up the cudgels for her sex. Men laughed tolerantly at the "shrieking sister," and relegated her to a type with blue goggles, big feet, and a squint! No charming young woman ever asserted that she had "rights." It suggested that she did not receive her full share of the privileges ever accorded to attractive womanhood. It implied a lack of homage. It was only her elder sister, who was getting rather "long in the tooth," who was beginning to give up all hopes of getting married, and to feel jealous of the deference shown to a younger, prettier woman, that wanted a vote, or claimed to have "rights." Besides, it was most unladylike to speak in public. No *nice* woman ever did—except to "declare a bazaar open" in a timid voice, and sit down at once in modest confusion. However, it seems, not only does the modern "suffragette" get married, but her men folk are most loyal to her and her cause. It was only the other day that, in a mystery which almost betokened coyness, Miss Theresa Billington was led to the altar by Mr. Greig. Moreover, she is young and quite handsome, which destroys another illusion of the past. And now we hear that Miss Gawthorpe, also an ardent claimant of the vote, is about to enter the bonds of matrimony. And was it not only the other day also that the husband of one of the imprisoned ladies, in a zeal of loyalty which was misconstrued, offered to contribute £10 to the cause for every week his wife was kept in gaol? Logic is for once on the side of women; for I have heard of no more convincing arguments against a mature and ratepaying citizeness having the right to vote than that "women are too emotional," that "things are bad enough as they are," that "things are all right as they are," that "women *don't want* the vote," or that those that do "are unattractive and have large feet!" Our wittiest dramatist made one of his characters say "I don't like the Nonconformists—I don't like the way they wear their hair!"

The Vagaries of the Motor-'Bus.

I am annoyed with the motor-'buses! Oh! not because they smell, or go too fast, or shake my nerves up, or my house down, but because I can't make out *where they go to.* There are about eight "Vanguards" at present on the London streets—all looking exactly alike, and all going different ways; two red "Generals," identical to the naked eye, one of which goes to Victoria, the other heading for Hammersmith; various "Arrows" and "Union Jacks," shooting and flying in divers directions, all the same in colour and every other detail, and bearing no clue as to their destination. The name of the company, which seems unimportant, is printed in huge letters on the side, but there is little to give you a hint as to where they are going to take you, which is very important indeed. The initiated know that there is a number somewhere which is a clue to the mystery, but it takes the rapid calculation of a "Datas" to determine as they dash past you, whether "Vanguard No. 3" will land you in Putney or Hampstead, and the eye of a hawk to decipher the modest lettering above the flaunting sign-board. And should you stop the 'bus to inquire, they are naturally annoyed and somewhat scornful. Surely the patient plodding horse 'bus had this virtue at least: you did know where you were going, even if you had doubts of ever getting there. With this one grumble, it is certainly much easier to get about London than it was two years ago—with the motors, and the electric trains, and tubes. And I think women especially will revel in the sixpenny cab fares. Just fancy getting there and back for what only used to take you there! And, as in the case of the enormous increase of letters on the advent of the penny postage, how frugal we shall be and how extravagant!

A "Dream" in Velvet.

Black velvet, like sables, diamonds, and white satin, is a classic, and comes to us in cycles. The rage subsides, only to burst forth afresh after a number of years with renewed vitality. And it is always welcome to our artistic eye, if not always to our purses. I saw such a pretty woman at the Ritz the other night. She looked like a Botticelli picture, but was really an ultra-fashionable, most expensively-gowned woman in the *dernier cri* from Paquin or Worth. She wore an Empire robe of rich black velvet cut in severest simplicity, the décolletage outlined with some rare old Mechlin lace. She was of the lily-like type of womanhood, "divinely tall and most divinely fair" and her red gold hair was lightly rolled back from her face and caught with three big iridescent dragon flies. Her simplicity was "the highest art that conceals art," as Horace says. I could not help gazing at her. I was not near enough to hear her speak, nor did I want to, as I feared an American accent might break the spell.

MOTHER

SEIGEL'S SYRUP

The world-wide popularity of Mother Seigel's Syrup is based on the recommendation of countless thousands of men and women whom it has cured of indigestion, biliousness, constipation, headaches, dizziness, sleeplessness, flatulence, nervous depression, anæmia, general debility and various disorders of the stomach, liver and kidneys.

Compounded of roots and herbs, Mother Seigel's Syrup contains digestive stimulants and tonics for the stomach, liver and kidneys that render it invaluable to all who by reason of sedentary occupation, worry, overwork, or climatic changes, lack the vigour, vitality and strength which can alone be obtained from good food, well-digested.

CURES INDIGESTION

"Whatever I ate caused me pain. I had fainting fits and would be unconscious sometimes for an hour. If I exerted myself I used to gasp for breath, and I was very thin and weak. When all else failed, Mother Seigel's Syrup completely cured me." Mrs. Emily Martin, 10, Riddle St., Rochdale.

AND BILIOUSNESS

"I am glad to be able to testify to the benefit I have derived from Mother Seigel's Syrup as a cure for biliousness and indigestion. In 1892 I was very ill after an attack of influenza, and my digestion became very weak and my appetite poor. I had severe pains in my back, my tongue was coated, and I had dizzy sensations. . . . When everything else had failed, Mother Seigel's Syrup cured me completely." Mrs. M. E. I. Beadle, 54, East Hill, Dartford, Kent.

AIDS DIGESTION

THE 2/6 BOTTLE CONTAINS THREE TIMES AS MUCH AS THE 1/1½ SIZE.

JOHN BULL—"Halloo! Wearing Swan & Edgar's Pyjamas?"

COLONIAL—"Rather, always done so, and so does everybody abroad. We get them at Piccadilly, they're such wonderful value!"

Interesting.

Thousands of our Customers wait each year for this Sale owing to the remarkable value they obtain.

The popularity of these suits is so enormous that to supply the thousands of orders 110 miles of material has actually been cut up to make the suits.

Swan & Edgar's

PICCADILLY and REGENT STREET, LONDON, W.

GREAT ANNUAL

PYJAMA SALE

Commences Next Monday, and continues until all sold.

12,000 Ceylon Wool Pyjamas with mercerised stripes. Will wear better than silk. Guaranteed unshrinkable. Patterns on request. Measurement required: Height and chest.

White and Pink		White and Green	
"	" Helio	"	" Gold
"	" Sky	"	" Royal Blue
"	" Cardinal	"	" Grey

3 for 20/= Post Free.

Sample Suit 6/11. Postage 3d.

Usual Price 10/6 per suit.

Cash Returned if not approved.

TWO MEN.

By A. G. Hales.

They were brothers, born in London. One was a labourer, the other a waiter. The very nature of their respective callings caused them to drift apart. The dock labourer was by nature slow, almost sullen. He had joined the Dockers' Union because he had to do so in order that he might obtain the casual employment that came his way; if he had consulted his own wishes he would have kept himself apart from such organisations; he was not a social person, but he was a good workman, possessing the strength of two ordinary men. When his comrades and associates asked him to take part in the labour demonstrations so common in the metropolis, he would shake his head and walk away from them. All that he wanted was work to do and strength to do it. In time he married, and three little children were born to him and his wife. He was not happy, a man of his temperament could scarcely be really happy under the brightest circumstances, but he was patient, steady, and uncomplaining; neither summer's heat nor winter's cold seemed to have the power to break down his dogged reserve. He often knew what it was to rise from his miserable pallet before the dawn in the bleak blackness of midwinter, in the hope of getting something to do that he might earn the money for food and shelter for himself, his wife, and his family, and many a time this big, rough, strong man, who was so willing to work for board and bread, knew what it was to go home in the dusk of evening, heavy of foot and heart, weary with the weariness that comes of unavailing effort. At such periods his home was a place that few would care to share; his wife was broken in health by her mothering, by insufficient food, by want of proper shelter and warm clothing. Her temper had departed with her health. When her man came home with empty hands, and the children were whimpering for food, she would reproach him in bitter terms. What right had he to father children he could not keep; why had he married her to keep her in a kennel and let her starve?" All the time he would sit with his big knotted hands clenched upon his knees, his eyes bent upon the floor. Sometimes when the winter months were bad, and fortune frowned upon him for days on end, he would be turned into the streets; he and his. Yet the man struggled on. He had nothing to hope for, nothing to expect from the future. Had he been a Hindoo he might have run amuck and killed some one, or if his lot had been cast in Russia he would probably have joined the Nihilists, and thrown bombs with utter recklessness at some one in power. He had a brain that lent itself to things of that sort, but he could not stand up in a public meeting and talk about his life's struggles; they were too real, too intense for words—mere words—to give him ease. Not many weeks back he was standing on one of the great bridges that span the Thames. It was almost dawn; he had been there, hoping to fill his lungs with fresh air, nearly the whole night long. For once in his life he had feared to face that kennel that did duty as a home for him. As he loitered on the bridge a man approached him hurriedly, walking with the gait that never leaves the professional waiter. So the brothers met after several years of separation; and for a time they talked. The waiter told of the work he had been doing that night. Told the hungry, sullen man, with the big muscles and limbs as tough as saplings, of a feast that had been given in one of the fashionable hotels. Not a state banquet, not a feast made for political or business purposes, but a mere display of vulgar waste and low-bred ostentation. He told of costly wines served up like water, of viands that cost almost as much as pearls, served upon dishes of fabulous value. He told of a feast that was an abuse of riches, an insult to the good taste of the well-to-do, an outrage to the feelings of the poor, a snobs' carnival, and then he passed on, leaving that other man leaning against the parapet of the bridge. In his own dull way he worked out the figures that had been given to him, and found that even the crumbs that fell from that table would have kept him and his from want for a lifetime. He thought of the sweltering alley where his family existed, of the other families that existed there much as his own did, and it was borne in upon him that if the man who had wasted his substance in that London orgie of eating and drinking had only desired to do it, he could have made the whole alley free of care for food for a year at the same cost. He thought of the miserable women, the puny children, the foul homes, and of the glare, the glitter, the tawdry display surrounding the money kings; then something snapped in his head, the old peaceful instincts died out as if by magic. A *man* died then, and a human animal was born—one of those wild things that cities breed, things that have no fear, no reverence, no hope; things that do not talk much in public places, but move to a given point with a certainty that rivals destiny; things that throw bombs and put the torch to cities.

BULL'S EYES.

SOME UNFOUNDED RUMOURS:—

That Plumstead is called Plumberstead now.

.....

That folks are saying "Put a Kaiser on horseback——"

.....

That Mrs. Pethick-Lawrence wanted to be arrested again.

.....

That *Truth* is *not* stranger than fiction.

.....

That, in preparation for the battle, the Peers are donning their *Mail*.

.....

That the Unionists are plotting to "blow up" the Government.

.....

That the way for women to get a vote is to Holloaway.

The Government contemplates additional taxation on beer. The brewers will offer a stout and bitter resistance.

The cabbies don't like the taxameter. They say "Hansom is as hansom 'does.'"

A man charged with attempting to cut his throat, excused himself by saying he had "lost his temper." So, apparently, had the razor.

"The Blue Star" is the title of a new book. It is not a music-hall story.

The motion to issue a new writ for Worcester the other day was rather Saucy.

Two thousand Yellow Men, yclept "slaves," arrived in the Transvaal during January. It strikes us as a Liberal allowance.

"A Tory of 16" writes to say he notes with pleasure Mr. Asquith's promise of Old Age Pensions. He is applying now, so as to be in time. Cynical boy.

The story that Lord Charlie has declined the responsibility of commanding the Channel Fleet because the Admiralty will not give him enough ships is flapdoodle. He is the man to Dreadnought.

A Stepney publican has complained in the County Court that people are getting sober. His Honour said he was glad to hear it. The publican said he was sorry. One man's drink is another man's poison.

Edna May is going to marry an American millionaire. We hear she has stipulated that her husband's name shall be printed small on his visiting cards.

Last week a cartoon in the *Globe* represented the House of Lords as a bulldog; but it was very rocky about the feet.

Lord Rosebery declines to stand for Epsom in the County Council Election. He knows too much of its ups and Downs.

"What shall we read?" asks a writer in one of London's ha'porths. We thought JOHN BULL had settled that question.

The political question of the day is the Will of the People versus the Won't of the Lords.

The Battersea Council has decided to spend £57 5s. on the purchase of a billiard table for their recreation room. The ratepayers will have a game of "shell out."

The Prefect of the Paris police has ordered the lady cabbies to wear trousers, "in case of a fall." Evasions of this regulation will be "breeches" of the law.

If the Park Lane burglar succeeds in avoiding detection, he will have had an Arrow escape.

Eye, Suffolk, has paid all its Eye O U's, and is stated to be the only corporation in England free of debt. "Moderates" should use it as a "dreadful example."

According to the Kingston coroner, appendicitis is going out of fashion. Influenza, however, still retains its grippe.

Charged with embezzling money, a man named Witham pleaded as an excuse the expense of courting three girls at one time. Better do without 'em, Witham.

O Woman, in the hour of ease,
Uncertain, coy, and hard to please.
When politics do rack our brow,
A Shrieking Sister then art thou.

The Schreckhorn, recently climbed by Miss Hamson-Simson, is 13,65 feet towards heaven. It is conjectured that she desired to become acquainted with high life.

THE MAN WHO IS WANTED.

IN every big business house, when a perplexing question arises, there is one man who is sent for; he is *the man who knows*. It will be worth a great deal to your prospects if you become that man. The world makes room for the man who knows; if you want to make money in business it stands to reason that you must be equipped with specialised knowledge of business.

A Business Tool.

The "Business Encyclopædia" is the only work of its kind ever issued in England. It deals only with Business, and is, therefore, not a luxury but a business tool, and consequently a real necessity to the man who is determined to succeed, whether as Clerk, Accountant, Cashier, Tradesman, Agent or Manager, Commercial Traveller, Merchant, Solicitor, Stockbroker, Capitalist, or Financier.

When it is pointed out that there are over ten thousand references in the Index it will be seen that no single detail connected with business has been overlooked, and that any subject can be turned up with the greatest readiness.

ARE You One of These?

There are two men to whom the "Business Encyclopædia" is absolutely necessary; they are the young man who is starting his business life, and who is fully determined to make a success of it, and the mature man of business, who fears that his business is declining owing to competition with more modern rivals.

To both of these the possession and use of the "Business Encyclopædia" means success. It enables the young man to acquire that knowledge by means of which he increases his value in the commercial world. It gives the older man confidence in his own business ideas, and enables him to act upon them, and thus keep in line with newer methods and newer systems in Business.

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The preventatives of Business Success are incompetence, ignorance of Business rules and methods, and uncertainty as to the law relating to Business, Money, and Trade. The sure road to success in business is to *know* about Business. The "Business Encyclopædia" contains no other information except that which is covered by the word business. It deals with, and elucidates those supremely important matters not dealt with by other works of reference. It is *the* book for the practical man.

THE Pith of the Matter

lies in the question as to whether you are contented to go on as you are, or whether you really wish to get on.

We strongly advise all ambitious men to send for a handsome little book which the Caxton Publishing Company will send to those of our readers who apply for it. It contains much valuable Business information, and facsimiles of several useful Business documents. It also explains all about the "Business Encyclopædia," and the easy terms on which it is supplied.

A FREE BOOK.

"THE PRACTICAL BOOK" will be sent to you free of charge, and will show you how necessary the "Business Encyclopædia" is to YOUR success. It will also tell you how to obtain the "Business Encyclopædia" for a first payment of 3s. only, the balance to be paid by a few small monthly instalments.

To the CAXTON PUBLISHING COMPANY, CLUN HOUSE, SURREY STREET, LONDON, W.C.

Please send me FREE OF CHARGE a copy of "THE PRACTICAL BOOK."
J.122.

Name .....

(*Send this form or a post-card mentioning this paper.*)

Address .....

C.A.A. [ADVT.

"It requires a veritable education to wink," says Professor Stirling. Especially "the other eye."

"There is no country which has such wise, just, and humane laws as ours," says Mr. Justice Grantham. Then it must be the administration that is wrong.

"Arsenal Disaster" was the topic on Sunday evening at St. Mary-at-Hill Monument. But the team are still in the Cup!

Speaking of the opening of Parliament, the *Daily Mail* says: "Mr. Burns, having discarded his lounge jacket, appeared for the first time in a neat morning coat. Mr. Keir Hardie has discarded his brown jacket, and was in dark grey." The following items will be of interest:—

Mr. Winston Churchill wore a turn-down collar.
The Premier was clean-shaved.
Mr. Lloyd-George was clad in Irish tweed.
Mr. Birrell sported a green tie.
Mr. Austen Chamberlain's orchid looked quite new.
Dr. Macnamara's boots had been freshly shined.
Mr. Balfour now peers through a new pair of glasses.

Several other members had had their "toppers" ironed for the occasion, and a few of them wore gloves.

Richard Plumb, a ganger, has been fined by the Bacup bench £20 and costs, or in default a month's imprisonment, for selling beer without a license. If he has had to ganger way to prison he has probably got his Bacup.

The people will soon be peerless.

The Big Wheel has at last come to woe.

Beaux-belles will soon be on the ring.

American girls will always be in great demand as wives, for they know so much of United States.

Gamekeepers are passionately fond of poached eggs.

A professor declares that every man has his mate for his physical side somewhere in the world. A rib agency will soon be established.

A scientist states that every man and woman gives off some coloured ray unconsciously. That accounts for rainbow and shot silks.

The Sultan is a great admirer of cattle, and has just been presented with several head. We don't mind taking the 'oof.

The man at Winchester who springs out from hedges on defenceless maidens with a cane at night is still at large. A Canaanite undoubtedly.

A chauffeur at Slough has been committed on a charge of manslaughter. He is in the Slough of Despond.

British Consols have just been introduced into the Land of Goschen.

Buff-Orpington's triumphed in the recent egg-laying competition. The dockers of Leghorn are now on strike.

The chairman of the Norwich City Football Club has just won a prize of £25. The canaries are in full song.

The following headlines appear in a contemporary:—"A Lively Guardian—Not Drunk nor Mad—but put out by Force." There's food for thought here.

Canon Atkinson asks, "Is it any use keeping Lent"? We say certainly, do so as long as possible.

Some prize ewes have met an untimely death through straying from their pens and eating strange food. They were not used to rambling.

We understand that a large quantity of "all wool" goods contains a good percentage of cotton. This is a shoddy trick in which the public are worsted.

The explosion at Woolwich, though very severe, was practically paneless.

Lord Roberts is delighted with the large number of ranges being opened throughout the country. Kitcheners, of course.

A winding-up order has been made against the New London and Suburban Omnibus Company. It was money which made the mares to go, but they will now forfeit their running powers.

The boundary walls of the Home for Aged Poor at Lambeth are to be reduced to eighteen inches, to provide seats for the inmates. Heaven preserve them from the sad fate of Humpty Dumpty.

A West Ham magistrate owns to having made one bet in his life. He backed a horse, and the bookmaker also ran.

An East Ham man has just claimed a shilling from the local Council for clearing away the snow from his own door. The Council are now making a claim of two shillings for cleaning his windows.

The silly statement of Miss Marie Dainton, of the 'alls, is that "striking is perfectly lovely." So is a hat with feathers and a sleeve poodle.

Mr. Haldane asserts that "brains find a better market than ever in Great Britain now." Probably he found some stored away in pigeon-holes when the War Office moved.

John Bull Over-Seas! We have to acknowledge some three million letters suggesting the alternative title of *John Bull Half-Seas Over!*

The beneficent influence of the Hague is much manifest just now. What with the Book war, the Music-hall strike, the L.C.C. election, the New Theology, and the House of Lords—well, we are a peaceful nation, we are, we are, we are.

We regret that we are shortly to be deprived of the services of one of the most brilliant members of our staff. "Jim Crow," in a recent article, ended up with "Let us give the Devil his due." We could better have spared a worserer man, but couldn't find one.

Marie Corelli says "Man's inhumanity to woman began in the Garden of Eden. Eve merely tasted the apple, but Man took the rest." Quite so. He was true to the core.

Harriman, the Railway King, would give up all his wealth to-morrow, he says, "but cannot find anyone great enough to assume the responsibility." Will he give us a trial—just for a week?

A contemporary says girls who want work had better go to Canada. But why not marry and stop here; they are sure to get work then.

A miracle! An actress who says "she cannot play 'Juliet'"! Oh, Gertie! won't you try—we'll be Romeo!

A gentleman recently explained to a judge that "he had hypothecated his chronometer." The proper expression, the judge explained, was "pawned his watch." He was a learned judge.

Southwold Corporation had provisionally sold its harbour to a company for half-a-sovereign, but the negotiations have fallen through. We believe there was a hitch in the underwriting. Not enough "water" perhaps.

Mrs. Julius Cæsar has just died at the alleged age of sixty-seven. There must be some mistake, even if she was born on February 29; that would make her about 275 years old, and her imperial husband was used to stuff a broken window long before that.

Herts County Council have been awarding watches to children who attend school regularly. But the watches won't go. Were they Brahmo Levers or "British"?

The *D.N.* tells an affecting tale of a voter who changed his mind through watching a canvasser scratch the back of his pig. Moral: When canvassing always ask first if the pig is at home. They will understand you quite easily.

An extraordinary interview is reported from America between Mr. Rockefeller and a reporter outside a church. "They stood for some time talking together, Mr. Rockefeller tapping the reporter repeatedly." Usually it is the other way about.

"How to Spend a Shilling on Food" is an interesting book, no doubt, but it would be doubly so if it explained where to get the shilling.

A man charged with begging was advised to go to Central Africa, "and join the rhinoceros and hippopotamus, where there were no vagrancy laws." Not a bad idea, if he is not too thin-skinned.

Two years ago a petition was sent to the Admiralty from Chatham dockyards. A reply has now been received stating that it is receiving attention. The prayer will probably be granted at the Last Trump.

An electrician staying at Parkstone having eloped with a fishmonger's wife, afterwards, according to counsel, "threw her off like an old glove." Kids?

A South African paper asks why a Springbok bed should be endowed at a London hospital. Bothered if we know. The Springboks do not appear to have crippled anybody.

JOHN BULL'S LETTER BAG.

[JOHN BULL *replies to some of his numerous correspondents.*]

MR. ARTHUR DEARLOVE, of 543, High Road, Gunnersbury, takes us to task for our recent reference to Miss Dearlove's letter from the Salvation Army Bureau to the poor woman at Brockley. He says he is "not a Salvationist," and writes "only in defence of Miss Dearlove's letter, who is my sister, which, under the circumstances, I maintain was perfectly correct, and would only appear incongruous to one of your questionable antecedents." Of course, we see nothing "incorrect" in his being a brother of Miss Dearlove's letter, although it *does* appear to us to be a little "incongruous." Although he is "not a Salvationist," he appears full of Christian charity.

F. H. (Blackpool).—We do not recommend the Universal Supply Company, of 119, Praed Street, Paddington.

R. J. K. (London) directs our attention to a booklet, advertised in the *Philestine*—a New York publication—under the title of "Get Out or Get in Line," and wonders whether Mr. Arthur Kearey's recent book, "Get On or Get Out," is a case of great minds thinking alike, or whether Mr. Kearey "Zancigged" it. We could tell better if we saw the booklet—but life is short.

W. D. B. (Brighton), referring to the Biscuit we recently awarded to the Chief Constable of Brighton for calling a special parade to present a sergeant with 5s. for an act of bravery, says the parade was not called for that special purpose—which was merely a side issue. W. D. B. says "right is right." So it is, but we have to go by newspaper reports in such matters, and the one we saw stated that the presentation was the cause of the special parade. Apologies to Mr. Gentle. We must go gently.

"REX" (London) protests against the punishment inflicted upon the Master Baker of Portland for regaling his convict assistants with bread and dripping. No doubt the man acted from a charitable motive, but we are strongly in favour of strict discipline in our army, navy, and prisons. By the way, has "Rex" seen the newspaper report that the official responsible for the punishment was subsequently severely injured by some of the convicts?

E. H. (Birmingham) has got his knife thoroughly into Jim Crow, and wonders why it is that, whereas Jim goes for everybody, he appears to himself escape scot free. We suppose it is because no one has ever seen him. As a matter of fact, his manuscripts are now dropped from a passing air-ship, whilst his salary is always garnisheed by his creditors.

J. W. D. (Cork) does not like some of our advertisements. Neither do we, but how many extra copies will J. W. D. take if we omit them?

T. D. (Rangoon) sends us particulars of some atrocious sentences passed by the Sessions Judge at Tenasserim. We are just now too busy with our own "tight little Island" to deal with the matter at length, but wait till JOHN BULL OVER-SEAS gets into its stride!

H. S. B. (Edgbaston) thinks we should award a Biscuit to Mr. Blewitt, a Birmingham solicitor, for stating that in the Scotch motor-car trials the brakes of the car which his client (Mr. Hands, of 51, Trafalgar Road, Moseley, Birmingham) was driving, broke, and it ran down a mountain pass at 60 miles an hour, Mr. Hands receiving a medal for his pluck and nerve in sticking to the machine. The point is that this was advanced in defence of Mr. Hands on a charge of furious driving upon another occasion!

J. W. (Edinburgh).—Thanks for cutting. The sentence was undoubtedly a severe one, but you should remember there were eleven previous convictions against the man.

A. S. (Stoke Newington).—Thanks for cutting. Oh, that *Daily Mail!*

S. C.—Thanks for cutting.

H. J. (Ilfracombe) sends us a Post Office notice in a local paper, in which we are informed that "the last delivery is not made on Thursdays." It sounds quite official.

W. L. (Bow).—If the Servian Government will give us facilities to investigate *our* charges, we will certainly send out a commissioner for the purpose—probably Jim Crow; and then it won't matter what happens.

W. H. (Canning Town) sends us a large handbill issued by Glasson, Lister and Co., 275-277, Barking Road, Plaistow, "the great credit house furnishers, clothiers, and musical instrument dealers." They have hit upon a novel gift, with the idea of popularising their establishment. "You find the baby—we find the cradle." It seems a fair division of labour, but we expect Glasson, Lister and Co. have the better of the bargain, for their offer requires that "all newly-married couples should furnish their homes on our unique system of weekly or monthly payments." There is the further advantage that there are to be no inquiries and no references; but whether that refers to the baby or the furniture is not stated.

W. E. (Glasgow) is a promising youth. He is 18 years of age, and wants to know what would happen if he speculated in stocks and shares unknown to his father, and could not pay his losses. As it is quite obvious that he proposes opening an account with the intention of not settling it, and of concealing from the broker the fact that he is a minor, he would probably get six months—which would do him good.

J. B. H. (County Down).—We know nothing of the Leeds Laboratory Company.

ELECTRICITY PROLONGS LIFE.

DISCOVERY OF TWO PARIS DOCTORS.

The *Daily Mail* of December 31st prints an interesting dispatch from Paris. It states that two doctors of that city, Professor d'Arsonval and Dr. Montier, claim to have discovered a method of prolonging life. Briefly, their theory is that the decay of the arteries, from which all death and disease spring, may be both prevented and cured by an electric current.

Professor d'Arsonval has invented a machine of extremely high power, with which he has already experimented on patients—among others, M. Jean d'Orsay, who wrote about it in enthusiastic terms in the "Matin."

M. d'Orsay describes the treatment as cleansing all the arteries and other organs, and restoring them to their original elasticity and health. "There is no longer," he states, "any essential reason why we should grow old or even die."

This is a discovery of the utmost importance. It proves the value of electricity to the human body. It proves to every thinking and intelligent man that the day of dosing with stimulants and medicines is over. If electricity is so effective in prolonging life, why not use it as a preventive and cure for the many ills to which we are subjected?

Now, if you suffer from Nervousness, Insomnia, Paralysis, or Neuralgia, the "Ajax" Battery is an ideal remedy. It will cure you of Rheumatism, Sciatica, Lumbago, Gout, or Backache. All stomach, kidney, liver, or bladder troubles yield to the invigorating influence of this wonderful battery as if by magic. It is always guaranteed, and cures wherever recommended.

"Electricity—the Road to Health," is an interesting book describing the most successful treatment known to the medical world. It does not cost you a penny, as anyone writing to The British Electric Institute (Dept. 41), 25, Holborn Viaduct, London, E.C., will receive it at once in a plain, sealed envelope, free.—[ADVT.]

£20 to £5,000 · **CASH** ADVANCED PRIVATELY.

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On approved note of hand in town or country. No preliminary fees. Terms to suit client's convenience. No publicity, delay, or routine.

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(Established 1870.)

28, Bedford-Street, Charing-Cross, W.C., and
99 Bishopsgate-Street Within, London, E.C.
Branches: Liverpool, Manchester, Bradford, Leeds, Bristol, Birmingham, Sheffield Cardiff, Southampton, Plymouth, etc.
Assets, £2,136,249. Liabilities, £796,788. Surplus, £339,461.
Loans of £50 to £3,000 made on any class security.
2½ per cent. allowed on Current Account Balances.
Deposits of £10 and upwards received as under:—
Subject to 3 months' notice of withdrawal 5 p.c. per ann.
" 6 " " " 6 "
" 12 " " " 7 "
Special terms for longer periods. Interest paid quarterly.
The Terminable Deposit Bonds pay nearly 9 per cent., and are a safe investment. Owing to the nature of our investments, we are able to pay rates of interest on deposits that will compare favourably with dividends paid on almost any class of stock or share-holding insuring the safety of capital. We have been established for 36 years, and our position in the banking world to-day testifies to the success of our business methods, and to the satisfaction of our customers. Write or call for prospectus.
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All Technicalities fully explained in the new

DICTIONARY of STOCK EXCHANGE TERMS.

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WEALTH is made by what you SAVE and not by what you EARN

Don't waste time envying the man with more money—start to-day and save out of your present salary. For instance, there's your Tailor's bill—why not reduce it by half and still look spick and span. How? By making your clothes last twice as long. Don't give them away because they are soiled or out of shape. Send them to us and we will clean and press them and make them look like a new suit for 4/6. We are also specialists in the cleaning of Ladies' Dresses, Blouse, Glover, etc. Send for Booklet "B" which gives full particulars, or call at one of our numerous Branches. Chief London Office, 96, WIGMORE STREET, W.

4/6 A NEW SUIT.

JOHNSON BROTHERS
BOOTLE DYE WORKS. LIVERPOOL.

£50 TO £10,000 TO LEND PRIVATELY.

ON APPROVED NOTE OF HAND without security or surety, for short or long periods in town or country. Repayments to suit convenience. No enquiry fees. Strictest privacy. Advances on second mortgages. Bills discounted.

Messrs. FIELDINGS,
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A reminder to JOHN BULL Readers.

JOHN BULL OVER-SEAS is now ready. Price 3d.

HAVE YOU ORDERED YOUR COPY?

HOVIS.
Trade Mark.

FEEDS THE BRAIN.

NOURISHES THE NERVES.

BUILDS UP THE BODY.

EXPERIENCE CONFIRMS.

All particulars from
THE HOVIS BREAD FLOUR COMPANY, LIMITED,
MACCLESFIELD.

"ANTI-CANT" (Doncaster) still takes exception to our references to Mr. Chamberlain's health. He does not think our parallel of the King applies. We thought we were paying Mr. Chamberlain a pretty compliment.

P. J. (St. Helens), although a Tory agent, admires JOHN BULL—at least he says he does. At the same time, he wants our advice under the following circumstances. He recently wrote to the "Camexia Chemical Works," of 61, Chancery Lane, in response to one of their advertisements, asking for a free sample of their specialities, and he received a 2s. 6d. bottle, with an intimation that he was "at liberty to open same and pour out a fifth of its contents, on the understanding that you return to us the bottle with the remaining elixir within a week, or, if you want to keep it, you pay for the remaining four-fifths by sending us a postal order for 2s." P. J. wants to know whether he is bound to do so. Of course, he is under no obligation to incur any expense in returning the "elixir." Suppose he gives the remaining doses to his neighbour's dog, and keeps the empty bottle till the next election?

W. L. D. (Swansea) has been another victim of the Yankee Studio. These sharpers must have had a good haul.

W. J. (Bridgend) asks: "Is there anything in Dr. Alabone's treatment for consumption?" We really do not know. The only member of the staff who suffers from the disease is Jim Crow, and his consumption is confined to alcoholic liquor.

F. W. M. (London).—"Snowball Sales" are perfectly *legal* in themselves, but they are usually swindles.

S. H. M. (Waterbeach) says he has an edition of Milton's "Paradise Lost," dated "M.D.C.C.L.X.X.V.I.I.I.," and wants to know what it is really worth. The eminent bibliographer, Mr. Quaritch, of 15, Piccadilly, tells us that this particular edition has very little commercial value, as it is a very late one. Now that we have published Jim Crow's Article on "An Epileptic Epic" it will be worth even less!

T. P. (Hitchin) says that Jim Crow was all at sea about the Devil and Cornwall. He tells us that Old Nick had much more courage than Jim gives him credit for, as in the county there is a Devil's Roost, a Devil's Frying Pan, a Devil's Doorway, a Devil's Bellows, and a Devil's Net. The Devil there is!

A. R. C. (Leeds) gathers from recent references to the Thaw trial that our sympathies are with the murdered man. Whilst the case is still pending it is difficult for us to say all that we feel; but the point of our paragraph was simply this: that, whatever the merits of the case, it was a scandal that so much time should be wasted in challenging the jury. JOHN BULL is not likely to be found on the side of such a person as the man pictured in the witness-box by Mrs. Thaw. W. S. also writes in reference to this case, and thinks our paragraph was written after Mrs. Thaw's evidence. W. S. is evidently unaware of the fact that we have to go to press nearly a week before our date of issue. Whatever our opinion of Mr. Stanford White may be, we do not approve of any citizen taking the law into his own hands.

MESSRS. BROOMHEAD AND CO., Patent Agents, of 121, Colmore Row, Birmingham, and Mr. C. J. Ashdown, Patent Agent, of 18, Trouville Road, Clapham Park, call our attention to the fact that, in addition to the £4 stated in an answer to a correspondent to be the cost of a patent for four years, there is a further £1 for "sealing fee"—a charge really made for searching to see if the article proposed to be patented is novel.

T. A. (Camden Town) calls our attention to a case in which Mr. Henry J. Nicholl, an assistant master at the London County School, Silver Street, Notting Hill Gate, was fined £2 and two guineas costs for severely thrashing a small boy who had committed the crime of running about in the playground, instead of confining himself to walking. T. A. is himself an L.C.C. schoolmaster, and rightly thinks that "Mr. Nicholls is not fit to have charge of the training of children, who need good healthy exercise." We understand that the head master of the school is in no way responsible for the excessive punishment, but nothing is said as to who made the absurd rule prohibiting freedom in the playground.

W. E. K. (King's Heath) directs our attention to an advertisement which recently appeared of a certain powder, as a cure for drunkenness, and says, "Now, sir, I should like to have your opinion of this powder." Will W. E. K. stand the necessary drinks to qualify us for the test? Or shall we try one of the powders on Jim Crow?

F. O. T. (Hayward's Heath) suggests a Biscuit for Messrs. Attree and Kent, auctioneers, of Brighton, for "Lot 169, an antique square of carpet, 6yds. by 5yds." It is a palpable slip.

C. H. L. (Wanstead).—Thanks for suggested Biscuit—which you will see we have awarded.

L. H. (Dublin) wants Mrs. Bull to tell her all about the latest fashion in earrings. Mrs. Bull's ears, however, have not yet been pierced except by German bands.

"A READER" (Kentish Town).—Thanks for letter. You will see we have used the material for a Biscuit.

W. H. (Nelson).—Many thanks for frank comments. The publisher has sent the specimen copies.

L. W. McS. (Cleethorpes) claims one of Jim Crow's prizes for answering the conundrum, "Why is *Willy-Cur's Almanack* like the *Daily Mail*?" We have to point out, however, that solutions were, by the terms of the competition, to be addressed to Jim Crow personally at Hanwell Asylum.

J. S. (Hull).—We are afraid it is impracticable to adopt your suggestion.

C. K. (Islington) writes us in reference to the Flower Girls' Mission, and asks "What portion of the money goes to Gospel Shops?" A short time ago, he says, the Woodbridge Chapel, Clerkenwell, was acquired, and "there was as much money spent on it as would have built a new edifice. The electric lighting is of a most expensive description." He also calls our attention to a "Testimonial to John H. Groom on his 60th Birthday," together with two portraits, one representing the pastor in 1865, and one in 1905. We certainly prefer the former.

"SOUTH NORWOOD".—Who says that *we* consider *Witty-Cur's Almanack* amusing? Did not you read our review of it?

B. S. S. (Shepherd's Bush) sends us a circular he has received from the "Lawrence Irwin Company," University Chambers, Edmund Street, Birmingham. They hold out a tempting offer of home employment; but a 5s. 6d. outfit of their Peerless Transparent Colours must first be purchased. Their scheme is surely altogether too transparent to gull the unwary.

"FAIRPLAY" (Hastings) went in for Aspinall's Polish Competition, and objects to its having been quietly extended from December 11th to March 4th. What does he suggest we can do in the matter?

R. G. A. (Islington) wants to learn shorthand, but has never managed to memorise the long lists of contractions contained in the Pitman system. If R. G. A. thinks he can become a really expert writer without having to undergo much drudgery, he is mistaken. As a matter of fact, many professional shorthand writers find even the briefest Pitman style not fast enough, and make up many contractions themselves, or adopt them from the American Pitman-Graham system—the chief text-book of which contains a thousand lithographed pages of contractions and phrases! The other fast system in anything like general use—the Gurney—is more or less a family secret, and as, we believe, it consists almost entirely of arbitrary signs, it is an enormous task to acquire. R. G. A. wants to know whether the Sloan Duployan "is all that Mr. Sloan says it is." We have had but a casual acquaintance with it, and therefore cannot say.

G. P. (Southgate Road) paid the agent of Graves, Limited, Sheffield, a deposit of 5s. upon a suit of clothes, which, however, he has not received. Upon writing them, they replied that they could find no trace of the order. G. P. then sent them further letters, giving particulars of their receipt for the 5s., but has had no reply. Perhaps he is luckier than he thinks, as in one year Graves issued no less than 7,000 County Court summonses against people purchasing goods from them by instalments, in the way G. P. proposed to do. He could, however, of course, reverse the usual process by suing them for the 5s., but we do not advise him to waste time or money on them.

F. C. A. (Langport) asks our opinion of the Brahmo and British Watch swindles. F. C. A. must be a comparatively new reader of JOHN BULL.

The *Grocers' Journal*, in its issue of the 2nd February, reproduces, with suitable acknowledgment, our Church Army cartoons, telling "The Sad Tale of Mr. Chips."

R. A. H. (Newbury).—We have not kept the cutting, but it would be within a week or fortnight of our publication.

P. H. (Manchester) calls our attention to the discrepancy between the actual times occupied by the Great Central Railway from Manchester to London and those advertised. Although professing to do the journey in 3hrs. 55min., P. H. says the fastest time set out in the tables is 4hrs. 15min. Perhaps the Secretary of the company will explain.

F. K. (Queenstown).—We must give the other papers a chance.

M. N. (Catford) wishes us to investigate the value of the prizes offered in connection with the Watson's Matchless Cleanser competition. He suggests that we "should obtain a jewellers' trade catalogue, and a person who knows the trade, and go through Watson's list and dissect each item, and then apply our powerful pen in writing an article on it." It seems an excellent pastime for the winter evenings—especially as just now we have nothing else to do.

"BONDER" (Oxford).—The address of Mr. Charles Windust is "Kenwyn," King Edward Grove, Teddington. We do not know where you can purchase the lottery tickets which you want.

The *Postman's Gazette* reproduces our recent postcard to Mr. Sydney Buxton, and describes it as "rather clever," which is rather kind of our contemporary.

H. W. W. (London Bridge) is a little hurt at our jocular reference to his recommendation of a treatment for rupture. We quite appreciate the motives which prompted him, and, as a matter of fact, forwarded his communication to the sufferer who originally wrote us.

A. C. H. (Burnham) thinks that story about the Scotchman who offered to sell for a "bawbee" his copy of the *Daily Telegraph* after he had read it, is a variant of the story of the commercial traveller returning from Glasgow, who had whiled away the journey by playing nap with a canny Scot, and had been cleared out of his loose change, amounting to some 35s. Apologising for finding himself a penny short, he was consoled by the observation, "Ah, weel, dinna fash yersel. I'll just tak your newspaper." What a pity it was not JOHN BULL. In that case 5s. short would not have mattered!

W. K. (Fulham).—Thanks for letter, but we cannot put you in the way of purchasing the lottery tickets you require.

F. J. A. (Bath).—Ask your friends for a specific statement, and we will answer it; but, above all things, let them go on talking about us.

LIPTON'S TEA

THE

LARGEST SALE IN THE WORLD.

Popularity
Proves Superiority.

Lipton's Teas Excel All Others.

DRINK AND ENJOY

LIPTON'S DELICIOUS TEAS.

Direct from the Tea Gardens.

THE BEST. 1/9 THE BEST.

NO HIGHER PRICE.

LIPTON'S SPECIAL

AT

WONDERFUL VALUE. 1/6 A SPLENDID TEA.

BETTER THAN OTHERS.
"BEST."

RICH, PURE TEA

AT

1/- 1/2 & 1/4

Buy from the Growers,

LIPTON, LTD.,

TEA PLANTERS, CEYLON.

BRANCHES AND AGENCIES EVERYWHERE.

MR. J. KELLY WHITE, of 4, Eastcheap, takes exception to our recent award of a "Biscuit" in connection with the advertisement for a man and wife "for country residence in Gloucestershire, terms 10s. per week, furnished quarters, except bed; no board, coal, or gas light." Mr. White informs us that the advertisement was not his own, but that he had simply been asked by a client to allow the replies to be addressed to his office, and that the advertisement in question was for *caretakers only*—a point which was omitted from our paragraph. Mr. White seems to think the award of the "Biscuit" is calculated to do him serious injury, and requests us to insert an apology, in such form as he may approve, and to make reasonable reparation. We are extremely sorry if we have caused him any annoyance, and readily make him this reparation. We did not intend to reflect in any way upon Mr. White's action, and regret that he should have been annoyed by our paragraph. Although Mr. White was not personally responsible for the insertion of the advertisement, even had he been so it now appears that there was nothing in it to which exception could reasonably be taken, and this is shown by the fact that Mr. White received over 150 applications from people anxious to secure the post of caretaker.

R. F. (Rochester) sends up a copy of the school magazine known as *The Williamsonian*, in which, with suitable acknowledgment, is reprinted extracts from our journal. We are always happy to oblige in this way.

T. H. M. (Luton) sends us a cutting from a local paper in which, referring to a funeral, it says—"the entertainment took place yesterday afternoon." No doubt "entertainment' was a misprint for "interment."

BUCHANAN'S

"BLACK & WHITE"

THE WHISKY OF WORLD WIDE REPUTE

BIRKBECK BANK.

Established 1851.
SOUTHAMPTON BUILDINGS, HIGH HOLBORN, W.C.
2½ PER CENT. INTEREST
allowed on Deposit Accounts.
2 PER CENT. INTEREST
on Drawing Accounts with Cheque Book.
All general Banking Business transacted.
ALMANACK, with full particulars, POST FREE.
C. F. RAVENSCROFT, Secretary.

Constant Coughing

Destroys the Tissues of the Lungs and makes them sore and weak.

VENO'S LIGHTNING COUGH CURE immediately subdues a cold, however severe, eases a cough instantly, and heals the mucus surface of the breathing passages. It soothes the inflamed membrane, and eradicates the catarrhal mucus, and in so doing, takes the soreness out of the throat and chest. Its delightful balsamic properties are most gratifying. Nothing could be better and safer for children's coughs, and to the sufferer from chronic chest diseases it is a complete revelation. Relief comes instantly, and a permanent cure follows.

MRS. WESLEY, PETTY COTTINGHAM, HARROGATE, writes—VENO'S LIGHTNING COUGH CURE should be in every household. I have always had it available for several years past. I have never known it to fail. It acts like magic; it is rightly named "THE LIGHTNING COUGH CURE." It deserves to be known everywhere. To try it once is to prize it always.

ASK FOR
VENO'S LIGHTNING COUGH CURE

The purest and most efficient Remedy procurable for
Coughs, Colds, Bronchitis, Asthma, Catarrh, Weak Lungs & Children's Coughs.
2½d., 1/1½ and 2/9 per bottle.
At all Chemists and Drug Stores everywhere.

T. C. (Clonmel) wishes to obtain a "genuine electric belt." From experience, we can say that the article supplied by the British Electric Institute, 25, Holborn Viaduct, generates a current, and we should advise T. C. to apply for one on approval, and show it to his local medical man who, if he approved of it, could adjust it to give the intensity of current he considered necessary.

G. C. (Highbury) wishes to draw attention to the season ticket rates on the Great Northern and Brompton tube. He says the fare from Caledonian Road to Piccadilly (7 stations inclusive) is 12s. a month, or 34s. 6d. a quarter; while the fare from King's Cross to Gloucester Road (10 stations inclusive) is 8s. a month, or 22s. 6d. a quarter. He further points out that by taking a 12s. ticket for the month of February, and deducting Sundays, a passenger actually loses 6d., as compared with the total of the ordinary fare.

E. W. (Winchmore Hill) also complains of this line. He says that passengers are spoken to by the lift attendants and porters as though they (the officials) were warders and the travellers were convicts. They are peremptorily and continually ordered to "Hurry up" and "Keep clear of the gates" of the lifts, and in the latter are sternly forbidden to smoke, thus involving an exhausting journey on a staircase smelling like a graveyard. Non-smokers are, he says, overcrowded in the lifts to a dangerous degree. He asks, what is the Board of Trade doing to allow such a state of things? We shall be glad to hear from the Secretary of the company on the points raised in this and the preceding paragraph.

"VERITAS" cannot credit a story told by the *Daily Telegraph* about the removal of a house without injury to any of the ornaments or disturbance of the inmates. It has, however, long been practicable to remove houses bodily, but whether with all the comfort to the inhabitants of a Pullman car is another matter. In the same column, however, the *D.T.* makes a larger demand upon the credulity of its readers, by stating that so intense is the cold in some parts of the United States, that in one instance "an entire family were found frozen stiff around their table." A bit stiff that!

"MONKLANDS" (Catford).—We know nothing about the "British Commercial Association," of 4-5, Warwick Court, High Holborn, but if, as you say, they give the National Provincial Bank as a reference, that is, at any rate, something in their favour.

J. W. (Haverfordwest) says he is a consumptive, and "not wanting to transmit disease," would like the name of the publisher of a medical work on "Applied Malthusianism." J. W. is a master of phraseology. He had better communicate with Messrs. Watts and Co., 17, Johnson's Court, E.C.

MESSRS. RICHARDSON'S EMPLOYMENT BUREAU, 97, Queen Victoria Street (recently mentioned in this column), write us that their agency is perfectly legitimate, and has been established for 14 years. We should be sorry to injure any genuine concern, and therefore insert their statement.

J. G. G. (Glencarse).—Mr. W. S. Lincoln, the well-known dealer, tells us that the British Guiana stamp you send is of the 1863 issue, perforated 12½, and is generally priced at from 3s. to 4s. 6d. These stamps have no watermark, so no varieties can be found in that way.

MR. MAURICE JOHNS, the proprietor of the Featherstone School of Languages and Scholastic Agency, 236, High Holborn, has called upon us in reference to our remarks regarding that institution. He says that it was founded in 1900, and has since 1904 been carried on by him, and that during last year it sent to the Continent nearly a hundred young men and women wishing to learn foreign languages at no expense to themselves, by means of accepting situations at 30s. a week to teach English in well-known schools. The salary to start with, 30s. a week, is enough for a single person, while the Agency will not countenance married men going out on such terms unless they have private means. Many clients introduced in this way have, as appears from letters shown us, risen to good positions; while, on the other hand, the principals of schools have frequently expressed their approval of the class of person sent out by Mr. Johns, who, of course, makes full enquiries into references before recommending teachers. These, by the way, have not necessarily had any previous experience of this kind of work, all that is necessary being that they should possess a pure pronunciation, and be of good family. Mr. Johns says that he frequently journeys to the Continent in the interests of his clients, and considers that, in the circumstances, his fee is an exceedingly moderate one.

(We regret we are obliged to hold over a large number of replies.)

WE were somewhat at a loss to understand the illustrations and conversation between "John Bull" and the Colonial in Swan and Edgar's advertisement last week. We recognized the picture of the Colonial, but wondered how the well-known figure of the Pyjama Man appeared instead of "John Bull." It was explained to us that, at the last moment, in going to press, the wrong man got in by mistake, but in a later edition and in this week's issue we see that "John Bull" and his dog, ever on top, have appeared again to assert their rights. We need not call attention to the popularity of this Pyjama Sale. It is now almost a national institution.

RACING NOTES.

BY W. LOTINGA.

("Larry Lynx" of "The People.")

Experienced.

Steeplechase jockeys very naturally make the best trainers of jumpers.

An Advisable Change.

The Windsor executive must really change their red 5lb. allowance number boards. In their present colour they are absolutely illegible.

Marrying Jockeys.

Those very close "pals," F. Mason and J. O'Brien, are both "going through the mill" in the near future as Benedicts. Why not make it a dead heat on the same day?

A New Phase.

It is really interesting to carefully study the racing returns now, to see the many different new jockeys who have claimed the allowance.

A Prospective Winner.

Trainers are now frequently coming home off the downs some mornings pleased with themselves at having found a useful one among their recruits to jumping.

It is Quite Another Game.

The best of our three-year-olds at jumping, like Jaloun, Simonson, Olotzka, Dafila, Rayon, Cherry Island, Evasive, and others, are an entirely different "set" to those that were any good on the flat.

The Opportune Moment.

Now is the time for the Jockey Club—who have it well in their power—to popularise themselves and protect the public, who alone provide the nucleus of their funds and support, by recognising and regulating betting.

A Just Outcry.

Irish owners who have need to go to the big expense of stabling their horses in England to compete each winter complain that there OUGHT to be considerably more than three meetings in Ireland between November and mid-February.

A Recruit.

A new youthful amateur horseman is the son of Mr. D. Faber (the erstwhile owner of Polymelus), and at present a Cambridge undergraduate. He won his spurs at the Autumn's Light Blue steeplechase meeting at Huntingdon.

They Pay at Scale.

Clerks of the course have very much more trouble at jumping than on the flat, as so few owners in the "winter" possess accounts at Weatherbys, etc. At military meetings the collection of fees is terribly troublesome for the occasional owners and jockeys cannot realise that things are not "booked" at racing as in giving their ordinary orders. Usually expressing it as a "beastly nuisance," they cause delays at scale by taking some time to find the "ready."

Not Owner-ridden.

Lingfield results were noticeable for two things—the "processions" that most of the races became, particularly on the first day, while on the Saturday just half the races fell to owners who are amateur jockeys themselves, and yet (as quite an exception) did not ride their own horses. In such category comes Postscript (of Mr. W. H. Pawson's), Capt. L. S. Denny's Turbulent and Mr. G. C. ("Tod") Nugent's Seymour. And, moreover, in each of these cases the horses would not have suffered in the least by having their owners up.

Nomenclature Rules.

It is somewhat difficult to understand the official ideas relative to naming horses, for a few weeks back a desired title was refused by the Turf authorities on the ground that very many years ago an absolutely unknown horse—who had never won a race—bore the same name. Yet the name of Postcript, who won Mr. "Billy" Pawson a little race at Lingfield last week-end, is well within the memory of younger racegoers, as Tom Cannon had a mare of similar styling some twelve or fifteen years back. Like the present Postscript she was a good stayer, and frequently placed in long-distance handicaps—even the Cesarewitch.

Helping a "Deal."

My object in visiting Epsom was to allow a new acquaintance (Mr. George Macfarlane, of Buenos Aires) to see Sherwood's big three-year-old chestnut colt by Uncle Mac—Foxglove, and, I believe I have been the medium of Mr. Macfarlane's buying him for racing purposes in Buenos Aires. Although a maiden and excessively unlucky last season not to have won at least twice, the Foxglove colt (who would be called "Larry Lynx") is just the type of big, powerful animal to carry the welter weights in South America and to win races there, while they would afterwards be very glad of his Uncle Mac staying blood for the stud.

A Light-Weight Wanted.

I can offer a position in South Africa to a good English boy between 6st. and 7st. to ride for a small stable, which would further bring him increased general patronage, dependent, of course, upon his ability and success. Free living and passage out is offered, while it is estimated that he will earn anything from £15 to £100 per month in rides—for most of the boys there are from Australia, and, apart from not being quite the best horsemen, do not, in all instances, carry the full confidence of those who might employ them. A condition is some public experience and agreeing to stay 12 months.

They Shirk Risks.

What ill-effect even a temporary stoppage in racing can have upon a meeting was very clearly shown at Hurst Park recently. No Metropolitan venue is more popular, and the programme comprised a really nice class entry. Yet almost throughout fields were poor; even a 250 sov. Maiden Plate attracting but six horses, while, what is somewhat a unique record, in two instances horses walked over, and in consecutive events. The expenses of taking horses fruitlessly to meetings which might have to be abandoned frightens many, especially little owners, to whom money is a consideration, and therefore they keep their representatives at home. Thus, when the moderate Sancho was allowed to pick up the 100 sovereigns attached to the Maiden Plate unopposed, quite a dozen owners experienced the feeling of what is termed "kicking themselves" for showing their nervous non-fighting policy.

Do Not Help Themselves.

It is the invariable cry that we have no amateur jockeys, and yet whenever an executive are bold—and usually unfortunate enough—to attempt to help this all-important matter by promoting races confined to gentlemen riders, the result invariably is a poor entry and eventually a field of but two or three starters. Again last Saturday, Mr. Robert Fowler, at Lingfield, carried out his scheme of promoting an amateur steeplechase open to any horse to be ridden by qualified riders, who were granted various allowances according to the number of their previous successes. Yet, although there were actually 16 entries, only four ran, and neither was riden by what may be termed "new blood," seeing that Messrs. Waller, Bulteel, Calverley, Bewicke, Vic Tabor, and Adam Scott are all among the leading amateur jockeys who go round most frequently.

All have their Turn.

It is a racing maxim—invariably proved, even in belated manner—that EVERYTHING wins eventually—usually when his connections are disgusted or without hope, or when his backers have given the horse up as "impossible." The last few days have been quite a harvest for such bogies, even Queen's Scholar (Baron Crafton) and actually Alderman, having won races at last. One animal, however, to whom success has still to come, is the horribly ill-fated Scotch Mine, who was invariably beaten a head when quite a good class two-year-old, never got quite in front as a sprinter last season, and this winter, when put to hurdling, has again been *proxime accessit*.

The least luck or escape for the moment from such ill-fate would have won Scotch Mine her Lingfield race, but her turn has still to come.

No One Infallible.

The very cleverest among owners and trainers make the biggest mistakes in turn, and it is therefore never safe to be carried away by popular sway in buying or selling horses. How frequently do we hear of animals being sumbitted to auction, which the owner or trainer, as the case may be, would not get rid of if they were any good! Yet times out-of number, in cases of both cheap purchases and high-priced animals, immediate success follows, and frequently horses have proved gold mines to those who ran the risks of trying to do what someone else, with a big reputation, failed to do or hesitated in. A few weeks ago at Gatwick we saw such a reputed good judge as Harry Escott

let the sound little St. Cyprian go for 85 sovs., and after he had won him a race, too. The very next day the horse won again, beating a useful Maiden Plate field under a penalty, and since then has scored twice, on the last occasion beating another horse of Escott's (Apple) upon whom the stable had gambled. Turbulent's is another case.

Pleased Everybody.

Undoubtedly the most popular success of the whole of last week was Tom Sherwood's win in even a paltry selling hurdle handicap at Lingfield with Cherry Nob. We now so seldom see the black and white seams in front that all those who know the famous Epsom trainer were hugely delighted—whether they backed the horse or not—and even many who merely speak of Sherwood by repute, helped to cheer. Those who go to Epsom on the crowded occasional race days know the famous "Cottage" which exactly faces the grand stand on the far side of the course. Within a few feet of its garden gate the City and Suburban and the more famous Derby and Oaks are started. In the summer-time, of course, it must be a most delightful residence, of prefect quietude and glory, but rather suggestive of the "shivers" when imagining one's having to approach it across the downs on a stormy winter's night. Last week I had the pleasure of going over Sherwood's establishment, which is quite one of the most old-fashioned residences and stabling that I have ever been in. But it was in existence a long time before owners or trainers dreamed of the present-day establishments, with their tesselated tiles and illuminated by electric light. Before such equine palaces were built Sherwood had trained—and had trained in his boxes—some of the most famous racehorses of Turf history. The name of Sherwood has, of course, been famous for generations in the racing world, for the Sherwoods have always been either jockeys or trainers from grandfather to father and son. That no one can give them an ounce as trainers or stablemen is unquestionable, and yet, mayhap—especially Tom Sherwood—they naturally resent utterly altering ideas and excitement from the rare old primitive regular methods for mere "flashness" in up-to-date surroundings and ways, for which, unfortunately—so go-a-head is the world—they undoubtedly suffer.

Tom Sherwood's Ill-luck.

Since, by a very unpopular edict, Sherwood's chief patron was unfortunately ruled out of racing, he has hardly had a horse worth training, and no one—even a Tom Sherwood—can win races without the stock.

Sherwood himself is not alone active, but what may well be termed a "working" trainer, who, although the Adonis of his profession, and probably the most popular all-round man in it, does not adopt the patent boot, top hat, and kid glove habiliments *de rigueur* of the present time. His right hand in training is his eldest son, while the jockey for the stable is another son, Lewis Sherwood, so that it is quite a "family" establishment. And there is nothing like having those around you whom one can really trust. I sincerely hope that even this paltry victory of Cherry Nob will entirely alter Sherwood's luck, and be the means of gaining him further, thoroughly deserved patronage, so that The Cottage, Epsom, may again send out horses worthy and well capable of holding their own against the best in the highest company. No one can possibly do greater justice to a horse, be he a Derby candidate, a selling plater, or even a selling hurdle racer, than Tom Sherwood and his boys.

Lewis Sherwood, however, anxious to be up and doing, and with insufficient opportunities to fit his abilities "at home," will accept an engagement anywhere in England or abroad to ride or train—or both. He thoroughly deserves such a post, although what would be the owners' gain would certainly be his father's loss.

Prophetic.

Newbury's is a topping card, where BARABBAS II., ROYAL ROUGE and DOMINO should win their races.

MONEY LENT PRIVATELY.

£10 TO £5,000

For short or long periods, in town or country, on Note of Hand, Without Surety or Security. Repayments to suit clients' convenience. No inquiry fees. Strictest privacy. Interviews unnecessary. Cash sent by post. Bills discounted

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MIDDLEBURG, HOLLAND.
LINCOLN HANDICAP, GRAND NATIONAL, &c.
THE TURF CHRONICLE, sent free on receipt of address. Double and Treble Events.
NO COMMISSION CHARGED on Starting Price Investments
Bankers:— England—London and Westminster Bank, London
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Best Terms. Particulars Free.
Established 1876.

W. H. SAUNDERS!
Telegraphic Address is
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TRACE AND PERCY,
15, JERMYN ST., LONDON, S.W.,
Every description of business undertaken. Advantageous terms post free on Application.
"LARRY LYNX," in the "People," April 1, 1906, attributes our success to straightforwardness and accuracy.

A. HEATHORN,
51, WARWICK STREET, REGENT STREET, W.
Business continued through the winter, as usual.
Accounts opened on approved references.
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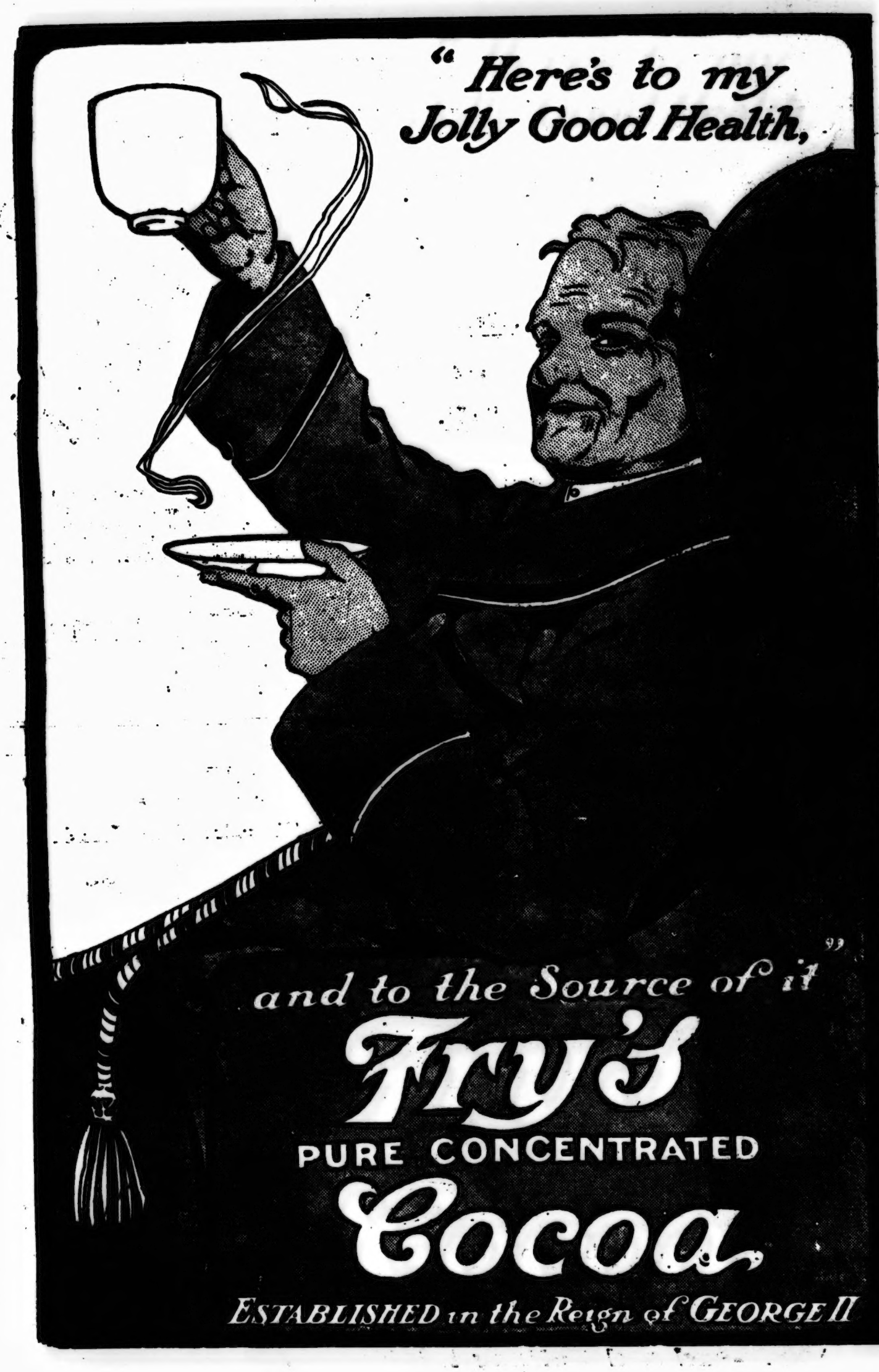

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